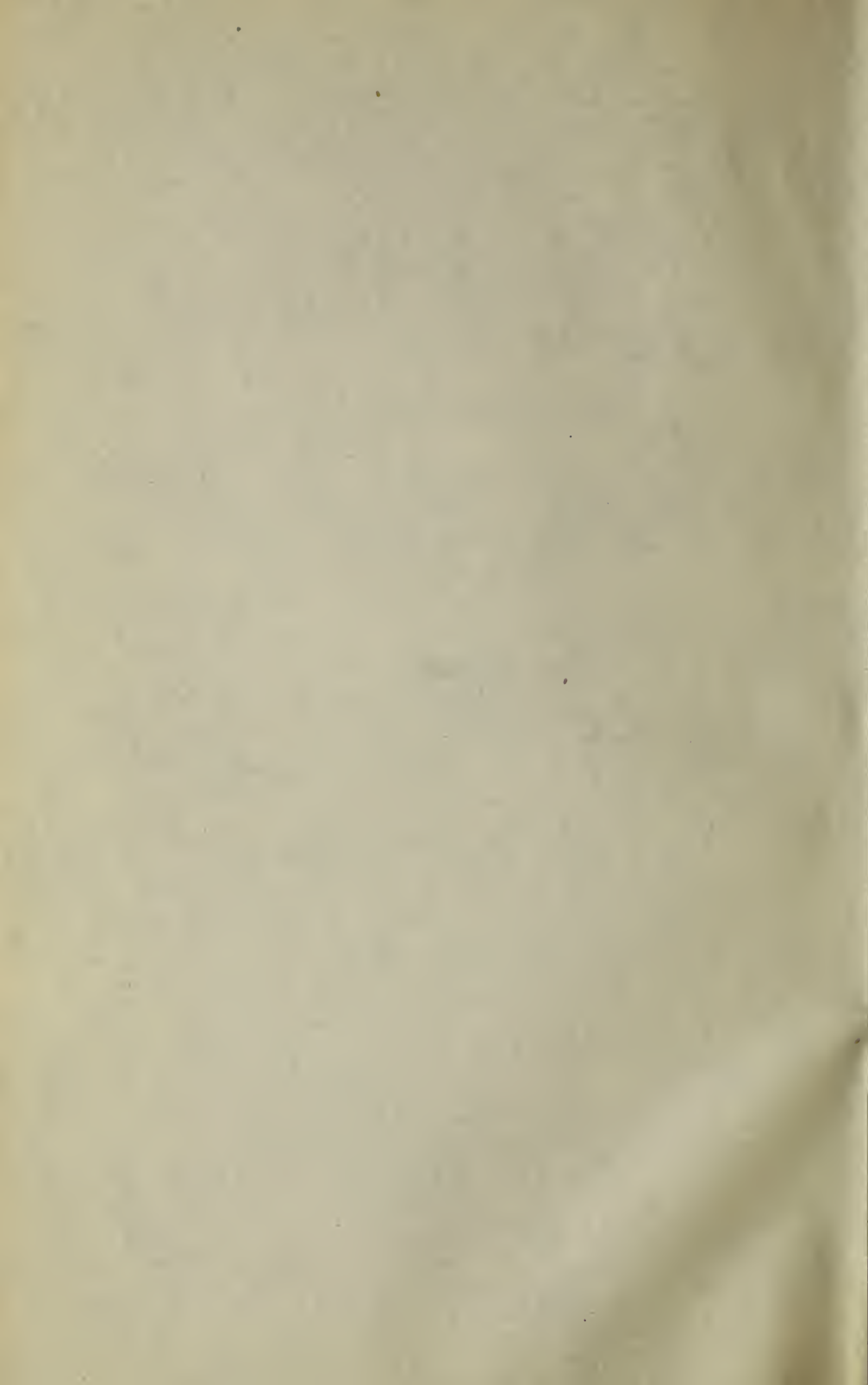


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South Dakota

Dept. of banking and finance.

Annual report



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1893-94
SEVENTH ANNUAL REPORT

OF THE

Public Examiner

OF THE

STATE OF SOUTH DAKOTA.

C. H. MYERS,

Public Examiner.

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SEVENTH ANNUAL REPORT
OF THE
Public Examiner
OF THE
STATE OF SOUTH DAKOTA.

STATE OF SOUTH DAKOTA,
OFFICE OF PUBLIC EXAMINER,
WATERTOWN, S. D., Sept. 30, 1894. }

Hon. Charles H. Sheldon, Governor of South Dakota:

SIR: I have the honor to present the Seventh Annual Report for the fiscal year of the State, ending June 30, 1894, as provided by law.

In making this report it is not my purpose to publish anything affecting individuals, nor to go into the detail work of this office.

The matter of examinations and what has been found in making such examinations, have been reported to you as required by the law.

This report becomes a public document and will reach every county in the State, and the detailed work and irregularities found in the discharge of the duties of the office are not, in my opinion, matters for general publication, and are therefore omitted.

It is perhaps unnecessary for me to call your attention to the amount of work imposed upon this office by the laws of the State without any appropriation for assistance, as you are well aware of this fact; but the importance of the office demands that I again call your attention to it.

Our laws require that all state and private banks, all building and loan associations, and the accounts of every county shall be examined at least once each year; all State institutions at least twice each year. As to the amount of time required for each examination, it is a matter that cannot be estimated from the fact that in many cases, in matters of default, it may cause the loss of several weeks' time. The office work alone, if done as it should be done, is more than one person can do, and in order to perform the duties of the office properly, the office should be equipped with two deputies and one clerk.

This does not mean that the State must be put to the extra expense of this much help, but simply that our laws need amending and adjusting. The banking department can be made self-sustaining by charging a fee of twelve or fifteen dollars for each annual examination, as is done in

other States, and by cutting down some appropriations for help, where it would seem as though the help is not needed or that not as much help is needed as the appropriation calls for, the office could be equipped with sufficient help without extra expense to the State.

By using the utmost economy in every branch of the work and not charging up anything for railroad fare except what was actually paid, where transportation could not be obtained, the expenses for the fiscal year were \$167.90 in excess of the appropriation. This shortage would not have occurred had I not made arrangements for one-third of a stenographer's time and paid twenty dollars per month; but this I found absolutely necessary in order to do outside work.

The limited appropriation has not only made it necessary to run the office economically, but niggardly. The calls for bank reports and many letters to county officers have been made through letters unsealed, in order to save the extra penny on each letter (in the way of stamps).

I believe it to be the duty of the Legislature to keep the expenses of the State as low as possible; but there is such a thing as destroying the usefulness of an office by over-economy.

The work has not been done as thoroughly as it should have been, owing to the fact that it has been impossible to meet urgent demands, and it has been a matter of hurry from one place to another without giving any one thing the time its importance demanded. Much of the work is undone and cannot be done during my term of office.

This report is also not as complete as I would desire; but I have devoted as much time to its compilation as other duties will permit.

COUNTIES.

The system of accounts as established by the former Examiner, Hon. T. E. Blanchard, is perhaps as good as any that can be prepared, but the trouble is in keeping the officers confined to that system.

There are so many officers who think they can improve the system and so many that are persuaded to change the system, by those interested in the sale of blank books, that the counties are drifting farther apart each year and cannot be kept together without establishing a form by law and having a State board on forms. With this end in view, a meeting of the auditors and treasurers was called at the city of Mitchell, January 23, 1894, for the purpose of adopting a system of accounts agreeable to the officers, and when so adopted, to file the same with the Secretary of State and to ask the Legislature to establish such form. The forms have been adopted and in due time will be filed with the Secretary. To insure the keeping of accounts as their importance demand that they should be kept, the Examiner should have authority to require the auditors and treasurers to meet once each year for the purpose of discussing matters relating to the duties of the office and drilling new officers in the matter of keeping accounts.

COUNTY FUNDS.

The experience of the past year has been such as to call for a law for the protection of county funds.

Under our present system a few of the citizens of each county must become responsible for the county funds; they not only guarantee the

honesty of the treasurer, but the stability of the banks where the public funds are deposited. There can be no justifiable reason why a dozen or two citizens of a county should become responsible for money belonging to the entire county without any compensation for doing so, and besides county treasurers do not get sufficient pay for running the risk of bank failures.

The question was freely discussed at the second auditors' and treasurers' meeting, held at Redfield, and it was decided to ask the Legislature to enact a law requiring the county treasurers to receive offers from different banks for the county funds at a rate of interest not less than 2 nor more than 4 per cent per annum on the average daily balances, and the banks to give bonds in double the amount of money they may receive. A law of this kind, properly guarded, would be of great benefit to the State.

The treasurer should also have the right to furnish a bond by a guarantee company. A bond of this kind is far better than the bonds usually given and in case of loss does not fall upon the citizens of the county.

PERSONAL TAXES.

In very many counties the collection of delinquent personal taxes has gone by default, owing to the fact that it becomes necessary to go through the county and look after the delinquents personally. As a rule it is not done at all, and some method should be devised whereby those taxes will be collected.

At the officers' meeting it was decided to ask for a law empowering the treasurer to appoint a collector for such purpose, he to receive the same fees as is now allowed the treasurer for collecting delinquent taxes.

HELP FOR COUNTY OFFICERS.

In several counties there has been more or less trouble in the matter of furnishing necessary assistance to county officers. As the law now is, the matter is entirely in the hands of the county board and there is no way of reaching the courts until the board first passes a resolution showing that help is needed. In several counties the commissioners refused to furnish help where it was physically impossible for the officers to do the work alone.

This law should be so amended that the officers may appeal to the Public Examiner, who on investigation if he finds that help is needed, shall so report to the judge of the judicial circuit in which the county is situated, recommending that the county commissioners be required to show cause why help should not be furnished. This would bring the matter before the court without delay or expense.

JURY AND COURT FEES.

Under our laws the jury and court fees are not collectible until the judgment is paid, and as a result only a part of the fees find their way into the county treasury. This law should be so amended as to require the plaintiff to pay the fee to the clerk of court before the case is tried.

SCHOOL LOANS.

There is no provision in the laws giving anyone special supervision in the matter of titles and securities in loaning the school money of the State. As a rule the loans have been carefully made, yet there are some exceptions, and in those counties where they are the most careless, they are also the most obstinate as to adopting proper methods. It is a fund that cannot be too carefully guarded.

LAWS RELATING TO THE OFFICE OF PUBLIC EXAMINER.

The law relating to the duties of the Public Examiner was copied from the laws of Minnesota. In that state the law has been amended in several particulars in order to accomplish the purpose for which it was enacted. Our law is just as it was originally passed and in some particulars is quite defective.

Some of the penalties are so severe that they are inoperative and need modifying. In some matters the Examiner has no authority where authority is necessary if he is to be of service to the State and the powers of the Governor should be more specifically defined. Unless the office is well equipped with authority to act in every emergency, its usefulness to the State is much abridged.

I would also recommend that the law be so amended that the term of office of the Public Examiner close with the fiscal year and that he be required to make the report for the last year of his term.

BANKS AND BANKING.

During the past fiscal year there have been four failures and four voluntary liquidations. While the stringency of the times may have hastened the downfall of those banks, yet it was not the primary cause of their misfortune. Of the four banks that failed, two will probably pay their depositors in full. Two of the failures were private banks, one a state bank, and one incorporated under the old Territorial incorporation law.

The banking laws of this State are in a very unsatisfactory condition and there is no actual supervision, such as the people expect and have a right to demand. The Public Examiner is vested with authority to call for reports and make examinations, but his authority extends no further than that. He may find from a report or from an examination that the bank is in a very unsafe condition, but there is no law by which he can enforce any requirement that he may deem necessary to make.

Banks incorporate and commence business without either the Public Examiner or the Secretary of State knowing whether they have any actual capital or not. It is true that after they commence business the Public Examiner may examine their affairs, but when he has done so and finds that they never had the capital that they claim (as has been the case), he is without authority to take any steps in the matter.

In case of failure, according to the opinion of the Attorney General and other attorneys, he has not even the right to make an investigation in an official way.

Bank failures will occur, but very many can be avoided under a strict supervision, and of the failures during the past two years at least one-half of them could have been avoided had the office been properly equipped

with authority and assistance to have given the banks a careful supervision for the past five years. The law, even as it is, has been the means of raising the standard of banking in this State, but it has been more in the way of assuming authority than actually being vested with it.

If the banks in this State wish to obtain the standing in commercial centers that very many of them are justly entitled to, we must have a very much better banking law. A good banking law does not mean a law to prevent banks from honestly making money—it simply means a protection to the people, which they are justly entitled to as a recompense for the use of their deposits.

BUILDING AND LOAN ASSOCIATIONS.

The matter of supervision of building and loan associations has not been attempted, for the reason that it has been a physical impossibility to do so, owing to the other numerous duties. Under the laws of 1893 it is made the duty of the Public Examiner to examine the accounts of each association at least once each year, but they are required to report to the Secretary of State. If the office of Public Examiner should be furnished with assistance so that the examinations can be made as required under the law, it would seem as though the reports should be made to this office, where general supervision is had.

OFFICE OF CLERK OF COURTS.

It has been my purpose for a long time to take some steps in the matter of establishing a uniform system of books and forms in this office, but thus far it has been impossible to give it any attention.

In some counties there has been a great deal of money uselessly expended in the way of buying blank books that never have been and never will be used. There is not only a loss in this direction, but in many counties the work is incomplete and needs to be generally improved.

Very many counties have no indexes, in this office, and where this is the case, indexes should be procured and the old work brought up to date.

The matter of indexing must be done sooner or later, and the longer it is put off the greater the expense in bringing up the old work, and I would recommend that the legislature take action in this matter.

I have established a system of reports, which, not only in my opinion, but in the opinion of many of the officers who make them, has done much good, and should be continued.

One of the circuit judges has held that clerks of courts need not report to the public examiner, and while a decision of this kind is not law, yet I have not attempted to enforce my requirements as to reports since this decision was rendered.

The case has been appealed to the supreme court, and should it be decided that the public examiner has the authority to require reports from clerks of court, all back reports will be required.

STATE TREASURER.

The law requires the state treasurer to give a bond in the sum of \$250,000, which is only one-half as much as the bond should be, and perhaps less than that, as a matter of good business. The average monthly bal-

ance in the hands of the treasurer for the fiscal year was \$364,037.13, and the largest amount in his hands at one time was \$464,562.18.

The present treasurer has given a bond in the sum of \$350,000, which is \$100,000 in excess of what the law requires. But this amount is not sufficient, and the law should be amended by requiring a bond in the sum of \$500,000.

EXPENSES OF PUBLIC EXAMINER

FOR THE FISCAL YEAR ENDING JUNE 30, 1894.

Hotel bills.....	\$334	10	
Livery hire.....	33	50	
Postage.....	35	50	
Railroad fare.....	27	30	
Telegraphing.....	12	50	
Omnibus fare.....	8	50	
Printing.....	24	00	
Stationery.....	11	10	
Expressage.....	2	40	
Sundries.....	3	00	
Clerk hire.....	240	00	\$731 90
Appropriation for the year, less \$36, bill for June, 1893, paid out of the appropriation fund for this year.....			564 00
Balance due from the state.....			\$167 90

STATE PUBLIC INSTITUTIONS.

These consist of the following:

Hospital for the insane, Yankton.

Reform school, Plankinton.

The penitentiary, Sioux Falls.

State university, Vermillion.

State agricultural college, Brookings.

State normal school, Madison.

State normal school, Spearfish.

School for deaf mutes, Sioux Falls.

School of mines and mining, Rapid City.

Soldiers' home, Hot Springs.

The financial condition of the several institutions will be found in the respective reports made by the boards in charge.

In closing I wish to call your attention to the tables in the succeeding pages, which give a detailed report of the financial condition of the several organized counties in the state and all banks under the jurisdiction of this office, excepting one, which has never reported, and up to this date I have been unable to take the time to enforce the requirements of the law. You will notice that the average reserve of the banks is about five per cent higher, June 13, 1894, than it was June 12, 1893; and in the former date, 18.98 per cent more than the state law requires, and 23.98 per cent more than is required of national banks.

Respectfully submitted,

C. H. MYERS,

Public Examiner and ex-officio Superintendent of Banks.

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- 6—Abstract of Reports Received from Banks June 12, 1893, and June 13, 1894.
- 7—Banks in Detail.

BANKS marked "old law" are those incorporated under the General Incorporation Law. Those denominated "State Banks" are incorporated under the law of 1891.

TABLE I.

Abstract Showing Receipts of Each County in the State from June 30, 1893, to June 30, 1894, as Compiled from the Treasurer's Quarterly Statements.

COUNTIES.	State Funds.	County General Fund.	County School Fund.	County Bridge Fund.	County Sinking Fund.	County Institute Fund.	Insane.	District Schools.	Civil Townships.	Redemptions.	Salary.	Lease and Sale of School Lands.	Miscellaneous Receipts.
Aurora	\$6,125 00	\$13,261 71	\$5,309 89	\$3,230 05	\$1,577 00	\$214 00	\$312 52	\$16,291 51	\$7,281 40	\$5,429 57	\$2,339 93	\$32 95	\$16,001 66
Beauregard	19,921 02	29,223 09	13,648 59	4,927 36	869 59	41 00	4,559 68	31,383 03	6,682 32	16,805 16	7,682 16	664 40	34,472 66
Bon Homme	13,722 46	14,968 98	11,337 20	4,631 95	1 12	248 00	1,005 34	21,372 74	3,660 28	2,075 71	-----	8,023 86	34,093 78
Brookings	2,388 51	12,679 93	11,423 91	2,260 54	1 97	87 00	1,124 07	21,555 05	3,660 28	6,151 11	-----	1,628 11	34,093 78
Brown	7,146 62	37,065 40	18,792 40	8,926 97	53 03	459 00	3,497 39	60,179 95	11,669 79	34,422 74	13,989 37	2,746 76	50,667 46
Butte	19,921 02	41,494 78	6,774 40	8,926 97	53 03	459 00	1,914 23	21,042 09	572 11	11,146 23	4,786 79	746 20	26,770 46
Buffalo	9,137 75	2,395 57	731 15	325 81	1,468 97	48 00	253 06	2,404 09	572 11	663 00	677 55	50 05	1,559 94
Bureau	2,863 61	3,741 55	1,211 70	701 88	1,068 48	-----	-----	3,510 43	-----	-----	1,157 00	123 20	2,059 36
*Campbell	770 77	3,952 09	1,624 81	1,600 05	-----	105 05	213 48	4,359 31	26 02	2,300 76	1,157 00	123 20	2,059 36
Charles Mix	2,786 11	7,204 47	4,524 81	2,867 77	2,048 39	203 00	1,077 43	15,103 31	808 89	6,049 34	4,623 49	404 05	13,660 90
Clark	6,597 81	13,650 67	7,577 87	4,179 99	2,456 31	479 00	1,594 31	19,024 11	7,335 70	11,833 69	4,623 49	769 01	13,660 90
Clay	10,667 61	19,343 88	9,120 60	4,179 99	2 61	288 00	1,921 22	10,287 82	6,114 66	833 07	3,666 19	37 90	58,737 26
Codington	13,145 78	17,660 86	9,622 63	2,653 08	-----	8 00	1,595 23	37,283 83	6,364 11	4,409 21	5,642 81	1,855 92	48,544 52
Custer	5,798 58	4,603 06	2,696 17	891 44	682 67	8 00	995 63	10,583 82	2,462 57	1,473 04	4,574 77	871 20	32,539 31
Dakota	7,888 46	11,963 44	7,438 02	3,791 05	5,971 13	305 80	1,107 32	17,108 16	4,628 00	1,702 49	6,639 01	1,353 81	37,584 20
Day	6,947 81	7,566 27	6,119 90	1,778 12	2 49	158 35	1,345 08	13,691 11	5,115 09	1,702 49	2,602 05	725 27	14,887 48
Douglas	3,605 05	7,566 27	5,120 49	3,815 01	3,204 41	209 00	2,305 77	13,691 11	5,115 09	1,702 49	2,602 05	725 27	14,887 48
Edmunds	3,605 05	7,566 27	5,120 49	3,815 01	3,204 41	209 00	2,305 77	13,691 11	5,115 09	1,702 49	2,602 05	725 27	14,887 48
Fall River	3,605 05	7,566 27	5,120 49	3,815 01	3,204 41	209 00	2,305 77	13,691 11	5,115 09	1,702 49	2,602 05	725 27	14,887 48
Faulk	3,605 05	7,566 27	5,120 49	3,815 01	3,204 41	209 00	2,305 77	13,691 11	5,115 09	1,702 49	2,602 05	725 27	14,887 48
Fergus	3,605 05	7,566 27	5,120 49	3,815 01	3,204 41	209 00	2,305 77	13,691 11	5,115 09	1,702 49	2,602 05	725 27	14,887 48
Grant	6,704 28	14,735 08	7,327 68	4,947 02	8,585 88	288 00	2,887 51	18,110 49	6,61 27	15,400 09	4,341 03	172 90	10,803 42
Hamlin	6,704 28	14,735 08	7,327 68	4,947 02	8,585 88	288 00	2,887 51	18,110 49	6,61 27	15,400 09	4,341 03	172 90	10,803 42
Hanson	6,663 00	21,779 79	7,045 69	682 87	-----	243 00	1,273 03	15,416 62	5,851 11	2,075 57	2,081 05	2,051 46	15,723 71
Hughes	11,468 24	15,242 58	5,157 68	1,397 15	1,868 35	633 75	1,273 03	20,695 05	3,161 01	2,205 57	2,081 05	351 83	3,559 59
Hutchinson	11,468 24	15,242 58	5,157 68	1,397 15	1,868 35	633 75	1,273 03	20,695 05	3,161 01	2,205 57	2,081 05	351 83	3,559 59
Hyde	3,680 63	7,697 93	1,604 82	3 95	1,204 48	199 42	1,300 11	16,990 07	5,268 80	13,864 54	5,977 93	352 80	8,403 83
Jackson	3,680 63	7,697 93	1,604 82	3 95	1,204 48	199 42	1,300 11	16,990 07	5,268 80	13,864 54	5,977 93	352 80	8,403 83
Jernold	3,680 63	7,697 93	1,604 82	3 95	1,204 48	199 42	1,300 11	16,990 07	5,268 80	13,864 54	5,977 93	352 80	8,403 83
Kingsbury	11,804 67	22,411 86	10,661 58	1,919 82	76 07	181 00	1,488 82	13,611 65	2,241 91	10,693 35	2,944 91	105 71	59,420 64
Lake	10,005 01	13,597 25	8,853 78	981 46	-----	133 00	460 84	11,241 37	4,208 40	1,179 32	1,682 92	58 00	14,353 42
Lawrence	13,591 57	14,055 22	7,238 50	1,993 61	-----	332 00	1,578 59	21,120 02	3,696 44	4,240 43	2,308 60	512 55	4,910 62
Lincoln	14,566 32	18,083 34	12,092 11	6,406 97	-----	106 00	1,578 59	21,120 02	3,696 44	4,240 43	2,308 60	512 55	4,910 62
McCook	10,416 60	13,681 35	8,211 36	4,589 61	-----	102 00	3,204 01	29,066 07	12,092 08	2,570 65	5,301 45	14,011 15	74,081 70
McPherson	2,391 59	9,082 95	4,491 91	1,211 18	650 39	39 00	1,052 01	28,683 73	9,800 27	5,186 90	5,022 07	5,240 00	4,209 50
Marshall	4,597 81	9,516 73	4,574 97	-----	688 26	32 00	447 51	11,080 93	3,266 76	5,596 27	1,615 54	1,428 16	7,232 58
Meade	5,115 02	7,671 64	3,552 80	1,282 72	2,086 97	95 00	794 10	12,802 72	-----	383 45	-----	166 33	16,897 52

Miner	5,151 77	11,451 13	6,809 70	1,090 42	11,463 17	453 00	877 83	21,027 61	3,624 68	3,159 00	3,584 98	833 19	4,957 67
Minnehaha	47,214 46	45,246 00	25,082 07	9,027 54	6,887 01	209 00	7,305 23	22,753 13	12,148 64	20,551 35	17,088 98	11,283 77	137,100 33
Moody	6,231 26	14,917 79	5,672 30	6,887 01	3,607 22	209 00	1,217 40	16,401 05	6,460 29	5,183 22	3,457 30	728 95	18,230 93
Pennington	6,504 36	17,419 53	4,178 98	3,607 22	9,823 35	205 00	1,184 00	20,134 79	---	12,529 50	4,820 43	141 45	22,752 57
Potter	3,485 66	10,676 38	2,904 49	924 80	3,250 58	204 00	931 09	8,799 34	2,567 31	7,064 90	3,061 53	113 11	2,790 00
Roberts	2,640 06	5,303 17	2,370 72	127 00	2,097 84	55 00	213 87	8,097 03	2,036 40	2,135 07	2,157 00	235 75	802 55
Sanborn	6,409 18	10,174 08	4,423 00	1,388 79	---	100 00	859 88	20,316 82	5,824 01	3,751 01	3,797 70	799 70	8,572 75
Spink	19,437 91	22,811 58	13,759 20	13,483 00	---	609 00	2,215 20	35,735 93	6,943 50	12,086 10	7,307 09	1,609 71	30,042 60
Sully	4,440 00	7,608 71	3,863 37	35 10	708 41	252 00	1,790 01	10,086 54	421 21	6,006 78	2,857 36	141 70	9,514 82
Turner	14,113 33	15,638 10	9,015 92	2,594 75	87 56	627 00	1,602 70	31,074 41	---	2,979 63	5,506 03	14,045 41	18,008 80
Union	11,842 08	19,305 87	8,171 55	15,514 12	5,608 43	25 00	3,024 54	22,868 80	379 74	1,671 73	3,562 03	2,553 93	32,669 00
Walworth	2,030 07	5,270 59	2,066 83	1,331 08	---	39 57	201 01	5,013 89	---	2,071 10	973 74	115 98	2,493 77
Yankton	4,270 71	9,559 36	6,444 79	999 02	39 83	314 00	200 75	3,452 77	---	6,106 15	2,754 80	7,683 98	25,167 14

*Contains only the last three quarters for fiscal year.

TABLE II.

Abstract Showing Disbursements of Each County in the State from June 30, 1893, to June 30, 1894, as Compiled from the Treasurer's Quarterly Statement.

COUNTIES.	State Funds.	County General Fund.	County School Fund.	County Bridge Fund.	County Sinking Fund.	County Institute Fund.	Insane Fund.	District Schools.	Civil Townships.	Redemp- tions.	Salary.	Lease and Sale of School Lands.	Miscellaneous Receipts.
Aurora.	\$5,997 32	\$14,715 45	\$4,971 56	\$1,332 77	\$64 01	\$199 96	\$793 28	\$4,934 66	\$6,792 17	\$4,922 27	\$4,282 76	\$953 49	\$11,201 12
Beadle.	21,205 31	28,016 34	13,407 34	6,827 37	1,534 90	14 25	4,022 46	32,395 45	8,029 28	17,085 93	7,286 47	1,779 53	31,671 06
Bon Homme.	14,521 61	17,439 97	13,173 37	2,688 06	17 87	214 25	2,460 22	21,818 51	2,452 31	4,432 31	6,245 92	6,245 92	36,048 81
Brookings.	13,347 59	26,233 15	11,378 60	1,895 28	17 60	---	1,086 47	25,005 71	3,896 02	6,428 43	---	739 39	53,427 66
Brown.	26,822 41	13,638 14	17,037 36	10,970 49	46 21	318 21	4,005 48	64,109 60	11,950 02	31,042 68	2,603 95	2,603 95	35,462 02
Brule.	7,771 11	28,768 66	6,415 36	1,271 59	---	184 60	1,589 04	24,172 42	881 43	11,154 44	4,303 16	1,104 50	72,007 38
Buffalo.	015 60	2,430 31	484 04	266 77	1,578 76	38 88	202 11	2,471 40	---	693 00	425 52	57 95	1,253 58
Butte.	2,776 88	4,159 31	1,221 21	697 97	1,394 30	---	62 72	3,470 10	---	---	151 90	150 85	1,915 94
Campbell.	1,319 35	2,633 66	2,123 07	1,488 12	---	144 20	300 75	5,082 47	16 47	2,393 99	1,745 36	394 05	2,349 30
Charles Mix.	3,263 74	8,155 53	3,971 47	1,332 55	6,272 66	285 00	978 54	16,050 97	921 22	4,857 53	2,159 36	2,018 28	15,212 85
Clark.	7,946 65	12,055 35	7,847 40	5 95	127 75	339 02	2,453 27	23,156 61	7,697 88	11,068 29	5,137 69	836 02	17,412 45
Clay.	11,050 35	20,119 47	8,745 40	6,461 14	---	177 00	2,835 66	9,486 18	7,073 83	817 75	3,229 45	57 50	46,117 97
Codington.	11,830 72	23,712 95	9,358 03	7,166 55	---	168 11	1,397 17	14,079 25	6,945 86	14,335 43	4,307 05	1,917 88	33,623 36
Custer.	3,286 22	4,799 49	3,014 33	1,834 41	1,301 17	6 00	1,384 13	11,010 37	2,581 88	1,473 04	3,175 01	102 40	9,275 04
Davison.	8,932 34	14,580 05	6,632 56	2,013 12	5,185 54	266 00	806 33	16,274 73	5,024 48	6,651 13	2,879 00	1,478 50	20,207 86
Day.	7,893 23	20,359 62	7,441 25	9,076 28	4 02	197 80	1,760 19	35,958 79	3,900 25	5,647 08	7,286 82	1,109 27	15,193 21
Deuel.	6,840 92	2,209 73	5,086 95	1,146 02	---	77 00	943 42	16,267 18	2,316 05	5,647 08	3,512 20	1,243 19	10,966 74
Douglas.	3,335 12	8,552 70	5,006 01	4,549 50	3 56	173 00	1,701 19	3,598 70	2,210 08	12,443 22	4,445 92	42 15	9,857 21
Edmunds.	6,632 28	17,390 31	249 00	3,801 47	2,211 15	217 00	2,370 62	17,502 02	5,952 87	4,626 10	4,512 73	2,016 71	14,800 44
Fall River.	3,814 83	4,159 61	2,520 67	608 61	---	108 82	1,630 90	16,956 24	4,227 31	2,261 13	2,772 79	591 19	6,871 67
Faulk.	3,761 34	14,666 90	3,606 86	3,441 43	7,822 02	267 30	1,630 90	27,055 74	4,227 31	1,343 41	3,191 95	549 09	27,998 55
Grant.	6,642 80	15,150 72	7,955 04	873 18	7,324 79	233 55	1,360 67	1,173 10	1,315 55	10,702 58	6,174 11	6,253 45	2,091 19
Hamlin.	17,035 79	16,112 87	5,732 17	131 02	---	285 00	515 54	1,475 74	6,031 55	1,344 41	3,191 95	105 74	59,586 34
Hanson.	6,333 02	10,248 88	4,854 32	997 28	2,092 18	145 60	584 02	13,074 43	2,468 68	2,302 34	2,804 15	6,786 91	15,313 96
Hughes.	11,104 75	18,475 93	1,859 75	1,426 86	---	137 36	709 29	14,020 70	1,152 32	1,112 61	3,113 30	352 40	10,136 05
Hutchinson.	21,161 75	16,204 43	14,300 87	1,426 86	3 66	285 00	2,370 62	17,502 02	5,952 87	4,626 10	4,512 73	2,016 71	14,800 44
Hyde.	3,672 17	7,072 29	2,428 07	2,309 71	33 68	137 36	709 29	14,020 70	1,152 32	1,112 61	3,113 30	352 40	10,136 05
Jerauld.	3,275 04	6,944 73	3,321 98	2,309 71	---	647 00	204 36	13,214 80	4,264 83	2,586 53	1,372 52	953 00	4,370 82
Kingsbury.	11,245 27	20,634 93	10,397 16	1,788 33	---	287 85	2,021 31	23,677 14	4,094 77	4,113 97	4,682 18	1,952 88	23,395 39
Lake.	9,832 37	17,828 83	8,713 15	2,212 95	---	175 49	1,315 00	23,473 51	5,385 62	5,385 62	5,385 62	5,385 62	15,900 42
Lawrence.	13,033 09	39,882 15	7,613 81	9,225 91	---	75 49	4,808 50	29,336 30	6,059 86	1,609 04	5,544 18	2,405 00	69,551 77
Lincoln.	14,104 27	17,176 82	1,284 52	2,212 95	---	3,201 87	4,808 50	29,336 30	6,059 86	1,609 04	5,544 18	2,405 00	69,551 77
McCook.	10,511 59	14,133 75	5,112 32	3,759 64	---	115 35	3,201 87	28,953 52	10,113 72	4,484 70	4,586 60	818 00	9,023 70
McPherson.	2,670 12	5,961 03	5,129 81	2,362 83	---	---	52 90	28,953 52	1,32 91	4,584 70	2,590 03	106 15	4,581 76
Marshall.	4,632 83	10,229 75	4,828 57	2,362 83	---	610 01	610 01	12,181 70	3,600 82	5,970 63	2,469 80	1,268 20	7,550 40
Meade.	4,84 67	8,241 60	3,686 63	2,135 06	570 10	80 75	1,486 37	15,080 24	---	360 82	1,716 27	179 33	17,588 31

Miner	8,031 97	12,251 98	7,079 53	2,083 50	---	---	380 10	945 15	20,182 31	3,520 64	3,123 54	3,050 68	1,325 84	2,877 87
Minnelaha	46,086 37	46,468 78	27,375 24	8,567 17	17,361 04	---	421 00	5,427 50	20,031 72	7,721 87	29,788 37	15,080 90	10,418 79	134,615 66
Moody	6,005 07	16,459 74	4,185 11	10,121 93	---	---	254 70	052 38	10,026 90	6,447 90	5,205 51	2,570 23	1,597 05	13,193 32
Pottawington	6,747 00	19,591 75	4,184 00	3,316 06	12,551 40	---	205 50	1,279 84	21,347 10	---	13,203 22	5,756 97	273 35	24,322 69
Potters	3,477 34	6,793 57	3,087 84	967 24	3,433 68	---	215 40	1,026 88	9,030 40	---	7,239 19	3,074 63	189 02	2,340 23
Roberts	6,821 00	11,014 46	4,502 09	1,867 37	2,650 48	---	13 00	870 70	8,060 05	2,997 90	3,337 12	2,264 30	230 20	2,001 79
Sanborn	6,288 70	11,014 46	4,502 09	1,867 37	---	---	252 25	833 92	34,144 44	5,066 52	3,804 22	4,088 11	857 35	7,894 80
Spink	19,554 00	22,075 95	14,224 87	18,953 37	---	---	628 00	1,380 00	21,510 37	6,869 05	13,191 87	7,450 72	1,490 95	31,395 65
Sully	4,400 00	10,726 83	9,246 32	18,953 37	---	---	228 00	1,360 20	31,178 53	574 01	2,911 18	2,929 83	110 01	9,424 09
Turner	14,062 48	22,833 86	9,246 32	1,192 71	872 23	---	408 30	1,364 00	30,173 80	---	2,911 18	5,347 88	14,062 48	14,394 31
Union	12,839 77	16,882 42	7,917 30	17,010 26	1,239 43	---	101 70	3,075 43	24,176 87	714 57	1,993 42	2,956 41	514 85	31,514 19
Walworth	1,986 91	6,468 54	1,605 70	1,831 23	7,127 87	---	50 00	218 71	4,759 89	---	2,932 15	970 33	95 89	2,007 17
Yankton	17,498 26	6,995 79	7,750 16	1,897 42	1 59	---	313 47	1,057 46	5,722 90	---	7,129 42	4,089 82	8,259 88	35,810 74

TABLE III.

Abstract of Warrants Drawn, as Compiled from the Auditor's Quarterly Statements, Giving Comparative Cost of Maintaining the Several County Offices in the State from June 30, 1893, to June 30, 1894.

COUNTIES.	Office of County Auditor.	Office of County Treasurer.	Office of Register of Deeds.	Office of County Judge.	Office of Sheriff.	Office of Supt. of Schools.	Office of Coroner.	Office of States Attorney.	Office of Clerk of Courts.	County Commis- sioners.
Aurora	\$1,287 00	\$1,800 00	\$1,634 00	\$700 00	\$551 18	\$600 00	-----	\$903 80	\$202 60	\$492 20
Beale	2,592 34	3,026 91	2,220 00	1,000 00	900 75	1,100 01	78 86	1,065 70	633 05	963 95
Bon Homme	1,532 50	1,800 00	2,000 00	802 30	632 70	1,000 00	24 10	645 50	244 10	648 30
Brookings	1,828 00	2,310 00	2,335 00	1,000 00	1,515 25	1,300 00	11 50	810 10	605 55	802 20
Brown	3,225 00	4,355 12	4,630 58	1,950 00	3,000 63	1,085 00	35 55	1,985 00	835 40	1,208 53
Brule	1,395 23	2,100 00	1,633 00	800 00	1,595 60	715 05	15 20	735 50	475 80	803 95
Buffalo	300 00	443 01	412 50	300 00	7 00	200 00	-----	300 00	5 65	117 80
Butte	980 31	11 20	146 20	400 60	566 80	397 70	-----	56 00	88 80	344 02
Campbell	860 74	1,014 62	918 15	375 00	192 35	203 86	39 00	372 21	86 16	289 70
Charles Mix	800 00	1,122 01	1,037 35	610 75	306 69	600 00	30 85	600 00	41 75	390 70
Clark	2,045 10	2,220 00	2,166 32	966 61	1,117 27	1,003 15	-----	754 45	701 95	739 70
Clay	1,502 00	1,572 75	1,242 00	933 32	1,349 75	1,125 00	152 25	553 31	531 20	521 75
Codington	2,080 00	2,888 40	2,248 05	1,133 29	1,938 00	1,166 66	85 10	999 97	1,522 15	1,276 50
Custer	1,499 96	1,850 00	1,386 65	700 00	3,164 10	702 50	115 25	1,256 50	1,022 75	544 30
Dakota	1,369 80	1,695 00	1,559 00	666 95	2,438 05	800 00	-----	866 61	205 39	611 00
Day	1,747 95	1,959 00	2,425 00	806 95	3,338 69	1,169 19	81 75	912 30	487 90	844 80
Deuel	1,400 88	1,700 00	993 50	700 00	945 00	600 00	-----	462 00	354 20	499 05
Douglas	1,187 30	1,808 24	1,437 07	700 00	1,207 15	600 00	6 00	600 00	158 75	1,057 60
Edmunds	1,109 00	1,500 00	2,694 40	750 00	705 75	600 00	22 50	813 50	208 25	544 30
Fall River	1,782 00	300 00	209 00	916 95	3,760 90	553 22	92 90	1,360 90	1,245 55	991 20
Gall	1,695 97	1,000 00	1,742 40	482 50	1,010 51	559 14	-----	450 00	266 75	425 90
Grant	1,412 81	2,015 22	1,797 85	800 00	1,449 86	800 35	6 65	911 50	302 45	341 15
Grattan	1,350 35	1,459 74	1,253 25	810 67	376 85	742 00	8 45	590 00	115 25	596 55
Hanson	1,685 30	2,220 00	1,773 00	874 69	1,894 50	726 40	15 15	349 97	604 25	732 70
Hughes	1,600 00	1,600 00	1,442 35	700 00	1,762 10	631 45	3 90	593 40	295 20	220 40
Hutchinson	2,350 67	2,367 24	1,785 50	800 00	1,161 36	595 65	18 45	1,040 45	553 10	606 30
Hyde	1,850 00	1,821 75	1,719 00	800 00	1,695 10	1,000 00	15 55	1,600 00	218 05	414 70
Jerauld	1,671 13	1,800 00	1,645 35	400 00	69 45	300 00	-----	400 00	73 55	480 90
Kingsbury	1,692 00	1,854 08	1,102 35	600 00	29 10	572 65	21 20	400 00	218 55	460 10
Lake	1,694 00	1,800 00	2,072 00	1,000 00	2,335 90	1,000 00	25 75	700 00	293 29	563 00
Lawrence	1,855 00	1,950 00	1,986 00	900 00	1,302 49	1,000 00	3 20	800 00	302 15	644 00
Lincoln	3,937 53	5,348 81	3,193 44	2,000 00	8,363 29	1,670 80	204 80	2,000 00	1,641 30	1,204 00
Lyon	1,800 00	2,430 75	1,735 75	1,000 00	1,698 60	1,000 00	84 80	805 35	446 90	610 73
McCook	1,400 00	1,400 00	79 60	84 00	1,502 90	205 33	19 35	138 00	-----	206 79
McPherson	1,313 51	2,242 70	1,800 00	875 00	1,111 55	937 72	-----	669 14	532 80	353 95
Marshall	1,583 00	2,452 41	1,446 03	699 96	350 45	649 20	-----	600 00	240 15	394 30
Mende	1,100 15	2,533 56	1,445 50	699 96	1,332 75	609 00	229 10	700 21	508 10	407 15
Miner	1,152 43	1,409 31	1,445 50	800 00	3,669 50	825 00	5 10	1,000 00	603 75	740 80
Miner	1,299 80	1,531 14	1,534 85	800 00	1,270 90	510 60	-----	603 00	275 15	499 55

Minnelaha	3,538 37	4,221 49	3,314 91	2,000 00	4,590 51	1,500 00	73 20	2,215 00	106 10	1,324 10
Moody	1,384 50	1,704 00	1,500 00	500 10	1,052 05	526 05	07 30	563 51	686 05	299 20
Pennington	3,190 00	2,670 00	1,557 45	500 00	4,574 00	1,119 45	41 50	1,087 00	776 15	1,197 10
Potter	1,051 99	1,540 13	1,022 85	500 00	683 05	621 25	13 00	400 00	409 15	409 15
Roberts	1,052 19	1,316 27	1,250 00	600 00	1,103 35	663 05	57 85	594 20	256 35	309 10
Sanborn	1,097 38	1,500 00	1,250 00	700 00	1,195 05	666 80	-----	302 95	220 15	353 30
Spink	2,116 30	2,120 00	2,360 72	1,000 00	2,183 05	1,200 00	12 00	773 70	500 35	1,089 13
Sully	1,142 75	-----	-----	400 00	382 40	439 40	16 00	458 05	81 85	638 30
Stanley	703 30	390 05	124 10	159 05	285 15	104 50	-----	350 00	392 00	102 00
Turner	1,348 48	2,420 00	1,094 30	950 00	2,613 15	1,151 00	39 35	715 54	371 58	608 95
Union	1,389 00	1,475 00	910 30	533 29	610 00	776 30	14 30	600 00	239 30	354 05
Walworth	1,885 40	1,475 00	1,440 40	400 00	270 40	300 00	-----	425 00	37 00	330 70
Yankton	543 00	1,308 00	1,575 00	-----	459 00	500 00	62 80	-----	378 55	103 55

* Amount not given.

TABLE IV.

Comparative Statement of Court and Other Expenses as Compiled from Auditor's Quarterly Statements.

COUNTIES.	Court Expenses.	Election Expenses.	Relief of Poor.	Books and Stationery.	Printing and Advertis'g.
Aurora	\$1,007 55	\$261 00	\$473 63	\$1,362 76	\$1,449 01
Beadle	2,648 40	1,133 20	800 36	2,370 19	735 26
Bon Homme	1,744 27	434 60	648 30	1,000 02	2,380 72
Brookings	3,237 70	337 91	1,177 78	1,976 53	1,046 45
Brown	5,040 25	1,107 22	3,494 74	2,351 74	2,070 08
Brule	2,448 50	265 10	891 01	799 01	1,481 61
Buffalo	2 50	39 30	15 00	197 16	110 20
Butte	537 25	91 70	318 23	7 60	248 30
Campbell	131 00	6 00	249 74	725 49	101 37
Charles Mix	291 95	167 30	216 70	532 38	550 02
Clark	4,055 15	501 59	3,848 52	1,716 55	971 56
Clay	2,162 72	390 40	1,212 15	1,500 16	795 98
Codington	4,745 79	310 66	1,162 79	3,138 93	*
Custer	3,708 60	279 60	1,178 90	1,922 08	955 56
Davison	1,160 85	260 80	1,723 08	964 99	924 03
Day	4,635 95	398 20	1,923 97	1,437 35	865 21
Deuel	1,703 01	366 60	743 76	1,443 21	527 22
Douglas	1,601 53	269 45	750 42	489 52	1,266 15
Edmunds	234 35	234 95	1,197 92	1,542 83	1,428 39
Fall River	4,308 91	299 45	1,149 72	1,257 35	1,232 11
Faulk	1,602 35	312 75	1,075 98	242 10	721 08
Grant	2,500 20	444 70	1,992 84	1,277 08	851 65
Hamlin	630 30	200 80	1,400 00	755 70	499 85
Hand	3,506 30	573 90	1,087 30	1,602 54	957 57
Hanson	2,756 60	167 50	1,544 93	677 78	498 70
Hughes	3,189 08	260 65	1,027 28	1,782 10	1,761 54
Hutchinson	1,772 65	200 70	427 26	1,020 49	946 00
Hyde	397 50	294 35	328 80	513 74	687 46
Jerauld	429 35	167 30	58 05	688 93	590 51
Kingsbury	1,544 20	221 80	3,286 63	1,680 98	1,347 55
Lake	2,247 70	416 00	1,150 84	1,660 84	*
Lawrence	7,694 15	641 45	1,939 40	2,202 06	1,713 93
Lincoln	1,973 60	286 95	1,738 60	759 23	1,432 28
Lyman	2,225 45	180 40	153 93	1,459 02	306 48
McCook	1,155 05	259 30	1,602 42	1,310 10	760 33
McPherson	999 10	271 00	225 72	739 31	586 60
Marshall	2,137 88	209 88	1,541 00	1,052 91	1,194 55
Meade	3,848 00	202 65	1,956 10	686 80	592 52
Miner	1,308 50	104 12	873 07	726 05	770 15
Minnchaha	9,878 21	629 70	3,821 41	2,410 31	2,842 02
Moody	1,260 60	212 10	280 18	820 51	711 73
Pennington	4,775 80	761 20	3,590 07	2,386 80	2,215 68
Potter	577 32	220 60	673 74	693 38	557 91
Roberts	523 11	531 93	844 47	764 53	464 52
Saunborn	1,661 30	263 60	1,240 46	793 67	759 18
Spink	4,504 30	860 25	2,470 45	2,317 67	*
Sully	455 35	458 75	374 74	671 28	485 45
Stanley	379 70	169 60	7 00	286 93	595 95
Turner	3,735 75	226 15	1,293 97	1,160 24	841 94
Union	1,718 15	12 70	435 20	606 66	487 35
Walworth	700 65	111 80	339 04	114 26	366 50
Yankton	694 37	31 80	1,000 40		

* Included in books and stationery.

† Report not complete.

TABLE V.

Showing Population in 1880 and 1890; Area of Each Organized County in Square Miles; County Indebtedness; Assessed Valuation; School Money Loaned.

COUNTIES.	Population, 1890.	Population, 1880.	Area of each county in square miles.	Warrants outstanding July 1, 1894.	Bonded in- debtedness, July 1, 1894.	Assessed valuation, 1894.	Amount of school money re- ceived to July 1, '94	Amount of school money loaned to July 1, '94
Aurora	5,045	69	725	\$267 68	\$32,000 00	\$1,933,328	\$1,950	\$1,914
Beadle	9,590	1,290	1,235	4,303 00	50,000 00	3,795,633	27,600	27,500
Bon Homme	9,057	5,468	540	-----	52,400 00	3,368,971	25,200	25,200
Brookings	10,132	4,995	795	5,500 00	-----	3,549,378	13,400	12,400
Brown	16,555	353	1,720	11,466 00	-----	6,489,476	14,650	14,650
Brule	6,737	238	825	69,336 00	-----	2,089,940	-----	8,650
Buffalo	993	63	250	3,016 00	3,000 00	265,758	900	900
Butte	1,037	-----	2,335	27,385 00	14,848 00	515,694	4,100	4,100
Campbell	3,510	50	900	29,041 00	-----	861,926	8,950	8,950
Charles Mix	4,178	407	500	-----	-----	1,107,457	19,705	19,705
Clark	6,728	114	970	10,759 00	16,000 00	2,850,233	12,385	11,855
Clay	7,509	5,001	410	-----	-----	2,687,729	24,850	24,850
Codington	7,037	2,156	720	41 00	35,000 00	3,543,683	10,275	10,195
Custer	4,891	995	1,615	65,544 00	78,846 00	847,165	875	800
Davison	5,449	1,256	435	4,297 00	70,300 00	2,336,380	10,720	10,720
Day	9,168	97	1,080	23,283 00	15,000 00	2,789,756	6,925	6,875
Deuel	4,574	2,302	630	1,429 00	11,500 00	1,925,536	9,150	9,150
Douglas	4,900	6	450	10,526 00	24,760 00	1,369,229	6,350	6,350
Edmunds	4,399	-----	1,155	24,861 00	31,200 00	1,872,447	7,150	7,000
Fall River	4,478	-----	1,770	82,645 00	40,000 00	1,666,170	5,650	5,650
Faulk	4,062	4	1,010	33,904 42	-----	1,834,003	+	-----
Grant	6,814	3,010	690	-----	107,500 00	2,106,297	19,060	19,060
Hamlin	4,625	693	545	6,520 00	-----	1,684,570	3,930	4,255
Hand	6,546	153	1,435	11,600 00	-----	2,605,243	10,038	10,038
Hanson	4,267	1,301	435	2,384 00	20,000 00	1,841,947	7,000	7,000
Hughes	5,044	268	750	5,342 00	171,100 00	3,320,769	4,930	4,930
Hutchinson	10,460	5,573	795	-----	315 00	3,999,304	14,950	14,945
Hyde	1,860	-----	850	9,010 00	26,000 00	887,781	200	200
Jerauld	3,605	-----	550	14,804 00	-----	1,057,400	9,700	9,650
Kingsbury	8,562	1,102	870	-----	-----	3,177,782	35,000	34,900
Lake	7,508	2,657	580	645 00	31,575 00	2,894,310	3,700	3,700
Lawrence	11,073	13,248	795	17,885 00	* 671,382 00	4,093,189	12,660	12,260
Lincoln	9,143	5,896	540	-----	-----	3,795,572	15,150	14,075
Lyman	233	124	575	7,636 00	-----	68,502	100	100
McCook	6,448	1,283	580	19,187 00	20,000 00	2,551,994	13,700	13,700
McPherson	5,940	-----	975	3,171 00	-----	1,416,830	4,000	4,000
Marshall	4,544	-----	900	25,840 00	9,000 00	1,615,865	1,800	1,800
Meade	4,640	-----	1,405	45,118 00	132,000 00	1,603,658	8,300	8,310
Miner	5,165	363	580	2,092 00	10,000 00	2,114,580	6,170	6,170
Minnehaha	21,879	8,251	790	6,107 00	89,360 00	9,902,385	13,800	12,700
Moody	5,041	3,915	500	1,000 00	-----	2,749,828	6,550	6,520
Pennington	5,540	2,240	1,521	126,536 00	72,850 00	2,899,594	5,704	5,100
Potter	2,910	-----	900	2,702 00	10,000 00	1,603,658	9,950	9,950
Roberts	1,997	-----	1,100	6,852 00	32,000 00	2,114,580	2,670	2,670
Sanborn	4,610	-----	580	11,635 00	-----	9,902,385	21,675	21,425
Spink	10,531	477	1,505	-----	-----	2,749,828	23,200	23,260
Sully	2,412	206	1,050	-----	12,000 00	1,357,168	4,100	4,100
Stanley	1,028	793	1,155	+	+	324,531	+	+
Turner	10,252	5,320	615	-----	20,000 00	3,808,568	4,600	4,600
Union	9,130	6,813	430	-----	32,000 00	2,901,540	37,925	37,900
Walworth	2,153	46	740	2,180 00	10,000 00	741,324	5,300	5,135
Yankton	10,444	8,390	515	-----	325,800 00	4,199,167	15,000	14,975

+ Report not received.

* Bonds due from other counties, \$147,519.

TABLE VI.

BANKS.

Abstract of Report Received Under Call for June 12, 1893, and June 13, 1894.

RESOURCES.	Report of June 12, 1893	Report of June 13, 1894
Loans and discounts	\$4,310,649	\$3,952,006
Warrants and tax certificates	125,742	164,554
Stocks and bonds	83,850	95,910
Overdrafts	134,794	104,157
Real estate, furniture and fixtures	572,267	791,299
Expenses and taxes paid	124,922	159,015
Due from other banks	591,552	777,960
Other resources	68,037	115,378
Cash on hand	571,608	489,947
Totals	\$6,583,421	\$6,650,226
LIABILITIES.		
Capital stock paid in	\$1,987,053	\$2,289,321
Surplus	212,296	215,475
Undivided profits	325,181	402,227
Total deposits	3,480,688	3,252,644
Due other banks	75,460	40,372
Other liabilities	502,743	450,187
Totals	\$6,583,421	\$6,650,226

Average reserve held June 12, 1893, 33.42 per cent.

Average reserve held June 13, 1894, 38.98 per cent.

APPENDIX.

CAMERON BROS. BANK,

ARTESIAN:

PRIVATE BANK.

J. B. CAMERON, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$14,081 03	\$12,917 43	\$12,910 41	\$14,370 70
County and school warrants	50 20	155 35	257 91	341 12
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	450 94	481 09	633 15	13 39
Overdrafts secured				682 05
Banking house	1,781 95	1,781 95	1,781 95	1,781 95
Furniture and fixtures	827 46	827 46	827 46	827 46
Other Real estate	10,794 55	11,114 28	11,411 68	11,411 68
Expenses paid	580 04	1,144 54	739 30	1,777 70
Taxes paid		19 73	200 53	
Due from other banks	1,870 81	673 68	268 54	57 68
Other property	7,038 04	5 557 96	4,687 42	4,149 26
Cash items				
Cash on hand	974 20	576 88	900 43	798 88
Totals	\$38,419 82	\$35,250 44	\$34,624 78	\$36,201 85
LIABILITIES				
Capital stock paid in	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus	7,130 29	7,098 69	7,000 92	7,098 63
Undivided profits				
Interest, discount and exchange	507 93			1,440 62
Profit and loss	381 89	1,336 58	1,804 03	1,097 96
Dividends unpaid				
Deposits subject to check	8,004 31	6,538 77	7,180 21	7,495 84
Certificates of deposits, demand	3,035 40	2,306 40	1,563 02	1,823 92
Certificates of deposits, time	4,390 00	3,470 00	3,070 00	3,275 00
Certified and cashier's checks				
Due other banks				69 88
Notes and bills rediscounted				
Bills payable	5,000 00	4,500 00	4,000 00	4,000 00
Totals	\$38,419 82	\$35,250 44	\$34,624 78	\$36,201 85

BANK OF ARTESIAN,
ARTESIAN.

STATE BANK.

W. C. MEYER, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$1,488 25	\$1,032 35	\$1,978 65	\$3,866 15
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	\$32 98	1,214 00	455 10	401 05
Overdrafts secured			283 67	824 62
Banking house	1,200 00	1,200 00	1,200 00	1,200 00
Furniture and fixtures	47 61	79 57	500 00	500 00
Other real estate				
Expenses paid	44 00	260 09	99 49	450 55
Taxes paid				
Due from other banks	6,368 96	3,555 30	7,105 09	6,770 48
Other property		31 50		
Cash items				
Cash on hand	2,730 82	4,195 31	3 224 01	1,000 56
Totals	\$12,718 62	\$11,568 13	\$14,846 01	\$16,015 41
LIABILITIES				
Capital stock paid in	\$1,000 00	\$4,540 80	\$5,000 00	\$5,000 00
Surplus				
Undivided profits				
Interest, discount and exchange	151 43	514 69	196 26	743 50
Profit and loss				
Dividends unpaid				
Deposits subject to check	8,235 94	5,203 77	6,528 89	7,878 55
Certificates of deposits, demand	1,928 75	1,308 87	120 86	261 86
Certificates of deposits, time	502 50		3,000 00	2,131 50
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals	\$12,718 62	\$11,568 13	\$14,846 01	\$16,015 41

BANK OF ALCESTER,
ALCESTER.

PRIVATE BANK.

F. E. WATKINS, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$9,839 70	\$5,203 15	\$7,420 08	\$7,517 00
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	310 23	384 13	11 40	152 18
Overdrafts secured.....				
Banking house.....			800 42	800 42
Furniture and fixtures.....			840 83	840 83
Other real estate.....				
Expenses paid.....			96 25	454 24
Taxes paid.....				
Due from other banks.....		1,952 14	851 60	4,678 08
Other property.....				
Cash items.....				
Cash on hand.....	2,606 22	1,831 17	2,994 56	441 47
Totals.....	\$12,756 15	9,430 59	\$13,117 14	\$15,281 81
LIABILITIES				
Capital stock paid in.....			\$5,000 00	\$5,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....			207 91	802 06
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	\$ 5,794 30	\$ 5,284 13	5,382 94	5,728 61
Certificates of deposits, demand.....	3,876 10	4,146 46	2,413 49	3,720 40
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due other banks.....	3,085 66		112 80	29 75
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$12,756 15	\$ 9,430 59	\$13,117 14	\$15,281 81

FARMERS BANK,

ALEXANDRIA.

STATE BANK.

V. K. STILWELL, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$36,780 61	\$31,207 23	\$27,680 79	\$30,794 35
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	102 08			
Overdrafts secured.....		132 70	541 54	366 26
Banking house.....				
Furniture and fixtures.....	2,858 70	2,858 70	2,858 70	3,699 95
Other real estate.....				
Expenses paid.....				
Taxes paid.....				
Due from other banks.....	13,032 49	7,454 31	10,918 73	1,510 50
Other property.....				
Cash items.....				
Cash on hand.....	3,328 64	7,808 50	5,417 18	3,604 21
Totals.....	\$56,102 52	\$49,461 44	\$47,416 94	\$53,975 27
LIABILITIES				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus.....	300 00	550 00	550 00	550 00
Undivided profits.....				
Interest, discount and exchange.....	3,771 30	2,008 89	3,308 04	3,790 01
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	16,120 58	17,131 80	13,639 91	15,599 11
Certificates of deposits, demand.....	10,910 64	4,680 66	2,918 99	3,535 55
Certificates of deposits, time.....			2,000 00	5,500 00
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$56,102 52	\$49,461 44	\$47,416 94	\$53,975 27

HANSON COUNTY BANK,

ALEXANDRIA.

PRIVATE BANK.

W. D. KNAPP, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$60,449 79	\$41,663 01	\$41,017 57	\$47,091 63
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....	204 97	204 79	401 87	344 25
Overdrafts unsecured.....	190 73	249 66		
Overdrafts secured.....			98 09	324 94
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....				
Other real estate.....	779 56	779 56	779 56	1,812 56
Expenses paid.....	1,515 83	2,712 96	264 00	1,612 71
Taxes paid.....	300 30	360 30		
Due from other banks.....	7,728 08	11,481 30	6,766 61	4,519 68
Other property.....	1,998 83	131 83	131 83	131 83
Cash items.....	42 60	188 40	200 00	
Cash on hand.....	6,886 44	5,164 30	5,651 18	6,429 36
Suspense account.....	11 19	33 30	4 86	30 26
Totals.....	\$85,168 32	\$67,969 38	\$60,309 71	\$67,297 22
LIABILITIES				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$27,000 00	\$31,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....				2,824 32
Profit and loss.....	4,024 39	6,014 25	1,242 80	713 32
Dividends unpaid.....				
Deposits subject to check.....	38,808 19	25,014 07	19,146 41	20,632 52
Certificates of deposits, demand.....	12,945 34	8,672 94	4,915 61	8,127 06
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due other banks.....		866 47		
Notes and bills rediscounted.....		900 00		
Bills payable.....	4,000 00	1,000 00	8,000 00	4,000 00
P. and L. special account.....	390 40	501 65	4 86	
Totals.....	\$85,168 32	\$67,969 38	\$60,309 71	\$67,297 22

BANK OF ALPENA,
ALPENA.

STATE BANK.

H. S. ROYER, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$16,714 79	\$11,355 04	\$8,866 18	\$11,356 35
County and school warrants.....	2,305 95	1,385 95	973 92	958 93
Stocks and bonds.....				
Tax certificates.....	85 86	26 71	455 26	704 50
Overdrafts unsecured.....				
Overdrafts secured.....				
Banking house.....	1,000 00	1,000 00	1,000 00	350 00
Furniture and fixtures.....				650 00
Other real estate.....				
Expenses paid.....	452 38	1,123 14	128 10	514 93
Taxes paid.....				
Due from other banks.....	1,742 54	1,172 55	1,323 98	2,457 66
Other property.....				
Cash items.....				
Cash on hand.....	1,450 37	1,091 56	2,016 82	1,875 44
Totals.....	\$23,761 89	\$19,155 35	\$14,764 26	\$18,867 81
LIABILITIES				
Capital stock paid in.....	\$6,000 00	\$6,000 00	\$6,000 00	\$6,000 00
Surplus.....	3,000 00	3,000 00	1,000 00	1,000 00
Undivided profits.....		1,168 10	543 58	976 28
Interest, discount and exchange.....				
Profit and loss.....	682 78			
Dividends unpaid.....				
Deposits subject to check.....	9,474 85	6,672 25	5,687 18	8,291 03
Certificates of deposits, demand.....		35 00		1,320 50
Certificates of deposits, time.....	2,604 26	1,280 00	1,533 50	1,280 00
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....	2,000 00	1,000 00		
Totals.....	\$23,761 89	\$19,155 35	\$14,764 26	\$18,867 81

CENTRAL DAKOTA BANK,

ARLINGTON.

STATE BANK.

WM. P. ALLEN, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$25,920 18	\$22,002 20	\$19,492 80	\$23,025 60
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured				
Overdrafts secured	586 43	36 60	279 74	147 67
Banking house				
Furniture and fixtures	5,970 65	1,970 65	1,970 65	1,217 35
Other real estate				753 30
Expenses paid	177 67	957 67	29 55	731 97
Taxes paid			218 79	
Due from other banks	4,656 89	9,625 40	13,060 75	8,486 89
Other property		469 70	469 70	397 20
Cash items	64 95	163 05		
Cash on hand	2,407 78	1,452 64	3,041 75	1,829 01
Totals	\$35,784 55	\$36,677 95	\$38,563 73	\$36,588 99
LIABILITIES				
Capital stock paid in	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus	323 07	323 07	595 57	595 57
Undivided profits				
Interest, discount and exchange	671 83	1,165 31	109 19	731 63
Profit and loss		105 13	225 06	225 06
Dividends unpaid	135 13			
Deposits subject to check	11,761 92	14,126 79	18,836 86	10,873 84
Certificates of deposits, demand	12,392 60	4,433 01	5,647 11	4,988 91
Certificates of deposits, time		5,524 00	3,150 00	9,273 98
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable		1,000 00		
Totals	\$35,784 55	\$36,677 91	\$38,563 73	\$36,588 99

CITIZENS STATE BANK,

ARMOUR.

PRIVATE BANK.

E. S. JOHNSON, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$81,788 57	\$65,263 10	\$62,465 06	\$72,051 72
County and school warrants	553 91	1,375 21	1,703 39	357 15
Stocks and bonds	6,041 00	12,341 00	10,754 40	9,564 58
Tax certificates	836 45	766 27	860 54	748 52
Overdrafts unsecured	1,891 06	601 99	817 16	1,304 18
Overdrafts secured		1,263 32	429 73	
Banking house				
Furniture and fixtures	4,755 46	5,237 59	5,243 29	5,247 24
Other real estate	3,491 08	3,533 63	3,397 31	4,623 14
Expenses paid				
Taxes paid				
Due from other banks	11,337 49	7,233 55	8,514 78	14,310 75
Other property				214 30
Cash items	3,737 53	1,220 05	84 42	75 15
Cash on hand	3,000 99	10,669 62	9,002 03	3,687 03
Sundry accounts	415 40	1,183 87	317 80	
Totals	118,538 94	110,659 21	103,590 75	112,183 76
LIABILITIES				
Capital stock paid in	\$60,000 00	\$60,000 00	\$60,000 00	\$60,000 00
Surplus				
Undivided profits				
Interest, discount and exchange				
Profit and loss	3,199 46	4,089 64	1,505 52	1,707 80
Dividends unpaid				
Deposits subject to check	26,543 92	25,397 26	23,897 76	32,589 59
Certificates of deposits, demand	12,988 09	5,569 77	2,057 73	2,211 17
Certificates of deposits, time	11,012 45	7,933 85	6,103 18	1,842 18
Certified and cashier's checks				
Due other banks			795 50	394 00
Notes and bills rediscounted				21 30
Bills payable	4,000 00	7,000 00	8,000 00	8,000 00
Sundry accounts	795 02	668 09	1,351 06	308 12
Totals	118,538 94	110,659 21	103,590 75	112,183 76

ARMOUR STATE BANK,

ARMOUR.

STATE BANK.

FRANKLIN FLOETE, Cashier.

RESOURCES.	Report of June 12, 1893*	Report of Oct. 21, 1893*	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	-----	-----	\$17,273 40	\$40,282 15
County and school warrants	-----	-----	5,517 94	5,811 99
Stocks and bonds	-----	-----	-----	-----
Tax certificates	-----	-----	-----	-----
Overdrafts unsecured	-----	-----	-----	1 09
Overdrafts secured	-----	-----	-----	-----
Banking house	-----	-----	-----	-----
Furniture and fixtures	-----	-----	1,600 00	1,832 00
Other real estate	-----	-----	-----	-----
Expenses paid	-----	-----	22 85	719 54
Taxes paid	-----	-----	-----	-----
Due from other banks	-----	-----	9,260 50	9,893 19
Other property	-----	-----	-----	-----
Cash items	-----	-----	1,382 66	223 39
Cash on hand	-----	-----	2,605 26	5,774 02
Totals	-----	-----	\$37,662 63	\$64,537 37
LIABILITIES.	-----	-----	-----	-----
Capital stock paid in	-----	-----	\$15,000 00	\$30,000 00
Surplus	-----	-----	-----	-----
Undivided profits	-----	-----	-----	3,383 48
Interest, discount and exchange	-----	-----	419 94	-----
Profit and loss	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----
Deposits subject to check	-----	-----	14,411 87	14,548 39
Certificates of deposits, demand	-----	-----	430 00	1,848 00
Certificates of deposits, time	-----	-----	7,400 82	14,757 50
Certified and cashier's checks	-----	-----	-----	-----
Due other banks	-----	-----	-----	-----
Notes and bills rediscounted	-----	-----	-----	-----
Bills payable	-----	-----	-----	-----
Totals	-----	-----	\$37,662 63	\$64,537 37

* New bank.

BANK OF AURORA,

AURORA.

STATE BANK.

H. E. LLOYD, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$15,559 78	\$14,772 53	\$12,986 11	\$14,782 67
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	177 47	575 02	219 97	134 91
Overdrafts secured.....	1,062 76	192 11		709 39
Banking house.....			543 85	550 25
Furniture and fixtures.....	519 75	525 05		
Other real estate.....				
Expenses paid.....	372 96	643 08	17 50	275 94
Taxes paid.....				35 80
Due from other banks.....	1,541 45	1,839 53	702 21	392 92
Other property.....				
Cash items.....	118 04	157 22		
Cash on hand.....	1,250 05	1,114 84	1,634 95	2,118 90
Totals.....	\$20,602 26	\$19,819 38	\$16,104 59	\$19,000 78
LIABILITIES.				
Capital stock paid in.....	\$4,000 00	\$4,500 00	\$4,500 00	\$5,000 00
Surplus.....	570 02	570 02	700 00	700 00
Undivided profits.....				
Interest, discount, and exchange.....	489 64	800 64	111 77	369 91
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	5,387 02	4,607 79	3,642 07	5,232 11
Certificate of deposits, demand.....				
Certificate of deposits, time.....	7,155 58	6,271 93	6,149 85	5,698 70
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....	3,000 00	3,000 00	1,000 00	2,000 00
Totals.....	\$20,602 26	\$19,819 38	\$16,104 59	\$19,000 78

C. S. RICKER, BANKER,

AURORA.

PRIVATE BANK.*

C. S. RICKER, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$45,485 00	\$37,480 00	\$45,680 00	
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....				
Overdrafts secured.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....	11,500 00	1,400 00	14,750 00	
Expenses paid.....				
Taxes paid.....				
Due from other banks.....		1,283 00	705 00	
Other property.....	5,680 00	3,400 00	1,400 00	
Cash items.....				
Cash on hand.....	2,530 00	855 00	924 00	
Totals.....	\$65,195 00	\$44,118 00	\$63,510 00	
LIABILITIES.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....				
Profit and loss.....				
Dividends unpaid.....			1,258 00	
Deposits subject to check.....	3,366 00	2,480 00		
Certificates of deposits, demand.....				
Certificates of deposits, time.....	936 00	805 00		
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....	5,500 00			
Totals.....	\$34,802 00	\$28,285 00	\$26,255 00	

*Reports do not balance. Last report not received.

PEOPLES BANK OF BOWDLE,

BOWDLE.

PRIVATE BANK.

MYRON I. SAYER, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$13,142 18	\$8,755 13	\$9,841 30	\$6,249 52
County and school warrants	4,713 88	4,782 23	3,580 89	2,165 25
Stocks and bonds				
Tax certificates	1,039 28	984 94	2,082 47	2,272 60
Overdrafts unsecured	7 28	50 03	6 08	
Overdrafts secured				
Banking house				
Furniture and fixtures	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate	5,171 19	5,251 46	6,900 83	8,801 79
Expenses paid	913 00	1,300 27	2,339 75	530 60
Taxes paid				
Due from other banks	8,579 32	5,829 88	7,697 42	3,834 78
Other property		1,871 79	3,354 10	
Cash items				676 80
Cash on hand	2,597 60	3,114 41	2,053 76	3,077 77
Personal property	3,328 70	3,355 00	1,731 71	3,044 80
Real estate loans	398 29	4,900 00		4,990 25
Flour account		212 14		6 75
Totals	\$40,888 78	\$41,163 28	\$40,588 31	\$36,659 91
LIABILITIES.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus				
Undivided profits				
Interest, discount and exchange	2,793 64	3,732 30	5,480 22	797 19
Profit and loss	4,024 65	4,024 65	4,024 65	5,255 89
Dividends unpaid				
Deposits subject to check	1,885 34	1,552 98	1,095 05	1,887 76
Certificates of deposits, demand	1,250 00	925 00	810 00	750 00
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks	106 76			
Notes and bills rediscounted				
Bills payable				
Cash held on collections		99 96	11 50	
Sundry accounts	5,828 39	6,528 39	4,160 89	2,668 87
Totals	\$40,888 78	\$41,163 28	\$40,588 31	\$36,659 91

THE BANK OF BOWDLE,

BOWDLE.

STATE BANK.

A. F. LECLAIRE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$14,763 08	\$11,552 88	\$8,871 71	\$11,047 21
County and school warrants				
Stocks and bonds	2,443 46	2,788 05	3,767 95	41,000 00
Tax certificates			378 85	542 50
Overdrafts unsecured	102 80	42 53	71 86	1 81
Overdrafts secured	4,233 11	1,586 49	2,403 97	584 26
Banking house				
Furniture and fixtures	2,114 50	2,114 50	2,114 50	2,114 50
Other real estate				
Expenses paid				
Taxes paid	808 46	15,36 66	140 40	731 86
Due from other banks	2,555 24	4,928 57	2,152 89	1,207 82
Other property	1,014 00	801 00	801 00	731 00
Cash items	472 83	600 22	991 94	1,180 49
Cash on hand	2,179 60	5,336 35	1,941 24	1,490 39
Totals	\$30,687 08	\$31,347 25	\$23,696 25	\$23,737 75
LIABILITIES.				
Capital stock paid in	\$6,000 00	\$6,000 00	\$6,000 00	\$6,000 00
Surplus	1,684 69	1,684 69	2,658 15	2,658 15
Undivided profits				
Interest, discount and exchange	1,536 28	2,496 50	245 43	1,122 33
Profit and loss				
Dividends unpaid				
Deposits subject to check	15,578 11	16,315 06	8,796 67	8,322 17
Certificates of deposits, demand			75 00	
Certificates of deposits, time	5,306 00	4,831 00	4,921 00	5,625 10
Certified and cashier's checks				
Due other banks	562 00			
Notes and bills rediscounted				
Bills payable			1,000 00	
Cash short		20 00		
Totals	\$30,687 08	\$31,347 25	\$23,696 25	\$23,737 75

BUTTE COUNTY BANK,

BELLE FOURCHE.

STATE BANK.

A. H. MARBLE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$20,726 49	\$17,334 07	\$15,350 17	\$15,506 70
County and school warrants.....	643 55	604 43	324 16	201 36
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	957 00	112 84	72 80	279 11
Overdrafts secured.....				
Banking house.....		1,000 00		
Furniture and fixtures.....	1,100 00	800 00	2,400 25	2,451 25
Other real estate.....	500 00	685 00		
Expenses paid.....	593 96	8 80	230 65	739 37
Taxes paid.....	208 71			220 00
Due from other banks.....	3,259 50	4,876 77	2,915 25	2,143 31
Other property.....				
Cash items.....				
Cash on hand.....	2,014 50	4,002 98	2,694 84	2,888 64
Totals.....	\$20,973 71	\$29,454 89	\$24,084 12	\$24,429 74
LIABILITIES.				
Capital stock paid in.....	\$10,000 00	\$10,000 00	\$5,000 00	\$5,000 00
Surplus.....	250 00	250 00	250 00	250 00
Undivided profits.....			608 61	
Interest, discount and exchange.....	863 57	56 58		787 21
Profit and loss.....	25 80	108 16		309 38
Dividends unpaid.....				
Deposits subject to check.....	12,504 95	11,492 99	11,759 49	10,063 48
Certificates of deposits, demand.....	1,243 25	2,917 20	2,400 06	2,532 68
Certificates of deposits, time.....	2,300 00	2,929 96	4,065 96	3,981 96
Certified and cashier's checks.....				
Due other banks.....	77 04			
Notes and bills rediscounted.....	2,700 00	1,700 00		1,595 00
Bills payable.....				
Totals.....	\$20,973 71	\$29,454 89	\$24,084 12	\$24,429 74

UNION BANKING COMPANY,

BERESFORD.

PRIVATE BANK.

GEO. SCHAEZEL, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$61,532 02	\$44,252 07	\$51,213 37	\$49,738 96
County and school warrants.....	987 59	987 59	770 03	-----
Stocks and bonds.....	-----	-----	-----	-----
Tax certificates.....	-----	-----	-----	-----
Overdrafts unsecured.....	-----	25 10	74 35	-----
Overdrafts secured.....	449 87	-----	-----	21 10
Banking house.....	4,010 78	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	929 22	929 22	1,076 77	1,076 77
Other real estate.....	-----	-----	-----	-----
Expenses paid.....	772 19	116 52	490 88	383 53
Taxes paid.....	161 35	-----	101 70	23 25
Due from other banks.....	2,351 35	6,412 45	4,805 02	4,127 54
Other property.....	-----	-----	-----	-----
Cash items.....	-----	-----	-----	-----
Cash on hand.....	6,464 64	6,027 99	4,131 34	3,376 92
Sundry accounts.....	1,900 97	352 18	1,216 71	734 52
Totals.....	\$79,559 88	\$64,103 12	\$68,880 17	\$64,482 59
LIABILITIES.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus.....	-----	989 22	989 22	989 22
Undivided profits.....	-----	-----	-----	-----
Interest, discount and exchange.....	8,180 70	1,213 23	6,431 20	3,191 10
Profit and loss.....	-----	-----	-----	70 50
Dividends unpaid.....	-----	-----	-----	-----
Deposits subject to check.....	7,594 66	9,783 40	11,122 83	14,766 94
Certificates of deposits, demand.....	33,784 52	19,034 25	16,836 92	15,521 83
Certificates of deposits, time.....	-----	-----	-----	-----
Certified and cashier's checks.....	-----	-----	-----	3 00
Due other banks.....	-----	83 02	-----	-----
Notes and bills rediscounted.....	-----	3,000 00	3,500 00	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$79,559 88	\$64,103 12	\$68,880 17	\$64,482 59

BANK OF BIJOU HILLS,

Bijou Hills.

STATE BANK.

S. E. WILSON, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$11,170 03	\$10,447 76	\$10,750 06	\$10,430 02
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	892 33	900 06	870 61	780 94
Overdrafts secured.....				
Banking house.....				1,000 00
Furniture and fixtures.....	1,415 74	1,415 74	1,415 74	415 74
Other real estate.....				
Expenses paid.....	1,124 87	1,440 85	1,755 07	183 86
Taxes paid.....	133 01	133 01	133 01	2,231 22
Due from other banks.....	2,004 08	500 39	362 00	1,599 62
Other property.....	6,219 52	6,350 44	5,880 84	6,015 85
Cash items.....				
Cash on hand.....	817 18	1,177 51	684 66	474 48
Totals.....	\$23,776 76	\$22,365 76	\$21,816 70	\$23,131 73
LIABILITIES.				
Capital stock paid in.....	\$3,250 00	\$3,500 00	\$3,500 00	\$3,750 00
Surplus.....				
Undivided profits.....		2,471 68		
Interest, discount and exchange.....				3,339 75
Profit and loss.....	2,061 82	24 05	3,271 31	10 07
Dividends unpaid.....				
Deposits subject to check.....	5,328 77	3,063 59	2,667 00	4,658 49
Certificates of deposits, demand.....	821 17			
Certificates of deposits, time.....		1,191 44	742 49	523 42
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....	12,315 00	12,115 00	11,635 00	10,850 00
Totals.....	\$23,776 76	\$22,365 76	\$21,816 79	\$23,131 73

HUGHES COUNTY BANK,

BLUNT.

STATE BANK.

W. W. WAITE, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$22,333 97	\$21,286 03	\$21,741 22	\$20,538 47
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	106 14	74 88	51 84	28 33
Overdrafts secured				
Banking house	6,000 00	6,000 00	6,000 00	6,000 00
Furniture and fixtures				
Other real estate				
Expenses paid	3 35	14 31	6 60	16 45
Taxes paid				
Due from other banks	1,111 05	3,944 05	1,939 22	1,761 09
Other property				
Cash items				
Cash on hand	5,800 42	6,588 40	2,783 85	2,647 11
Totals	\$35,354 93	\$37,997 67	\$32,622 73	\$30,991 45
LIABILITIES				
Capital stock paid in	\$16,600 00	\$16,600 00	\$16,600 00	\$16,600 00
Surplus				800 00
Undivided profits	271 28			
Interest, discount and exchange				91 94
Profit and loss		502 97	678 45	
Dividends unpaid				
Deposits subject to check	14,212 03	17,515 28	10,974 78	9,338 48
Certificates of deposits, demand	26 00	43 25	6 00	69 90
Certificates of deposits, time	4,245 62	3,237 37	2,863 50	2,591 13
Certified and cashier's checks		8 50		
Due other banks			1,500 00	1,500 00
Notes and bills rediscounted				
Bills payable				
Totals	\$35,354 93	\$37,997 67	\$32,622 73	\$30,991 45

STATE BANK OF BRADLEY,

BRADLEY.

STATE BANK.

P. W. McALLEN, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$6,226 30	\$3,784 95	\$2,918 00	\$4,204 50
County and school warrants.....		50 40	75 40	3 00
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....				
Overdrafts secured.....				
Banking house.....				600 00
Furniture and fixtures.....	1,000 00	1,000 00	1,100 00	500 00
Other real estate.....			249 05	259 30
Expenses paid.....	22 25	135 78	249 72	44 46
Taxes paid.....				
Due from other banks.....	3,101 14	2,658 66	336 81	249 22
Other property.....				
Cash items.....			73 80	3 55
Cash on hand.....	1,512 51	3,626 76	4,000 50	2,748 71
Profit and loss.....				47 20
Totals.....	\$11,862 20	\$11,256 55	\$9,093 28	\$8,659 94
LIABILITIES				
Capital stock paid in.....	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus.....	144 11	144 11		500 00
Undivided profits.....			265 67	
Interest, discount and exchange.....	243 03	1,001 21	592 41	71 13
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	6,429 71	4,805 66	3,190 19	2,900 19
Certificates of deposits, demand.....				150 00
Certificates of deposits, time.....		131 85	36 51	36 52
Certified and cashier's checks.....	30 85			
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....	14 50	173 72	8 50	2 10
Totals.....	\$11,862 20	\$11,256 55	\$9,093 28	\$8,659 94

STATE BANK OF BRIDGEWATER,

BRIDGEWATER.

STATE BANK.

E. L. ABLE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$30,144 58	\$25,871 07	\$26,700 36	\$27,008 05
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	51 93	51 80	111 30	14 35
Overdrafts secured				
Banking house				4,000 00
Furniture and fixtures	5,891 39	5,922 01	5,922 01	1,922 01
Other real estate				
Expenses paid	1,228 12	1,339 78	1,525 71	28
Taxes paid				
Due from other banks	3,481 36	8,380 60	6,336 61	8,967 96
Other property				
Cash items				
Cash on hand	8,094 37	2,786 14	2,400 23	3,600 45
Totals	\$48,891 75	\$44,351 40	\$42,086 22	\$46,503 10
LIABILITIES.				
Capital stock paid in	\$20,000 00	\$20,000 00	\$12,500 00	\$12,500 00
Surplus				
Undivided profits	810 41	810 41	810 41	
Interest, discount and exchange	2,005 30	2,654 82	5,378 74	69 03
Profit and loss				
Dividends unpaid				
Deposits subject to check	17,805 04	13,953 17	11,974 81	18,753 07
Certificates of deposits, demand	3,159 00	700 00		263 00
Certificates of deposits, time	5,112 00	1,736 00	8,916 00	14,918 00
Certified and cashier's checks				
Due other banks			6 26	
Notes and bills rediscounted		4,500 00		
Bills payable			2,500 00	
Totals	\$48,891 75	\$44,351 40	\$42,086 22	\$46,503 10

FARMERS AND MERCHANTS BANK,

BRIDGEWATER.

STATE BANK.

L. PRITZKAN, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$27,687 00	\$34,412 96	\$22,638 89	\$22,606 75
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	720 90	573 51	1,135 21	850 93
Overdrafts secured				1,066 43
Banking house				1,200 00
Furniture and fixtures	1,900 00	1,900 00	1,900 00	700 00
Other real estate				
Expenses paid	581 72	1,045 13	199 13	103 74
Taxes paid	175 46			
Due from other banks	3,312 23	1,065 67	2,166 15	4,324 68
Other property				
Cash items				
Cash on hand	3,618 63	9,807 11	7,433 32	5,761 65
Totals	\$37,995 94	\$37,804 38	\$35,472 65	\$36,614 18
LIABILITIES				
Capital stock paid in	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus				
Undivided profits				10,440 79
Interest, discount and exchange				3,475 25
Profit and loss	7,772 36	11,849 86	12,989 88	
Dividends unpaid				
Deposits subject to check	8,986 01	6,577 52	8,004 75	5,872 12
Certificates of deposits, demand	3,265 00	3,479 00	211 50	3,064 50
Certificates of deposits, time	4,971 67	5,898 00	4,266 52	2,761 52
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted	3,000 00			
Bills payable				
Totals	\$37,995 94	\$37,804 38	\$35,472 65	\$36,614 18

STATE BANK BRISTOL,

BRISTOL.

STATE BANK.

CHAS. E. McALLEN, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$3,192 81	\$2,750 60	\$7,328 30	\$7,694 00
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....				
Overdrafts secured.....				
Banking house.....				
Furniture and fixtures.....	686 89	753 12	793 42	795 42
Other real estate.....				
Expenses paid.....	457 06	277 19		349 90
Taxes paid.....			36 85	52 48
Due from other banks.....	2,183 87	5,312 80	833 59	134 95
Other property.....				
Cash items.....	200 00			
Cash on hand.....	2,757 57	1,315 28	1,031 34	1,373 94
Rent.....	50 00			
Totals	\$9,428 20	\$10,409 09	\$10,023 50	\$10,400 00
LIABILITIES.				
Capital stock paid in.....	\$3,750 00	\$4,500 00	\$7,500 00	\$7,500 00
Surplus.....		50 00	500 00	500 00
Undivided profits.....				
Interest, discount and exchange.....	600 46	370 97		536 48
Profit and loss.....			91 02	
Dividends unpaid.....				
Deposits subject to check.....	4,632 60	4,960 82	1,818 03	1,614 76
Certificates of deposits, demand.....	300 00	225 00		50 00
Certificates of deposits, time.....	61 60	64 45	114 45	190 45
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....				
Sundry collections.....	16 54	237 85		
Totals	\$9,428 20	\$10,409 09	\$10,023 50	\$10,400 00

BANK OF J. VOAK & CO.,

BRITTON.

STATE BANK.

J. J. APLIN, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$25,649 97	\$21,049 95	\$19,222 72	\$17,713 02
County and school warrants.....	4,100 00	4,579 01	5,341 46	50 00
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....			2,445 51	
Overdrafts secured.....		2,828 74		3,010 14
Banking house.....			2,600 00	2,600 00
Furniture and fixtures.....	6,725 57	3,526 76	1,326 76	1,326 76
Other real estate.....				
Expenses paid.....				
Taxes paid.....				
Due from other banks.....	1,049 35	4,444 43	2,060 33	4,347 34
Other property.....				
Cash items.....				
Cash on hand.....	4,630 16	6,185 68	4,292 64	3,499 52
Totals.....	\$42,155 35	\$42,914 37	\$37,292 42	\$38,091 78
LIABILITIES.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....				
Profit and loss.....	1,358 43	1,121 81	1,633 14	1,526 76
Dividends unpaid.....				
Deposits subject to check.....	22,323 66	25,571 23	20,203 53	20,841 37
Certificates of deposits, demand.....	3,200 83	921 69	455 45	728 45
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due other banks.....	200 43	209 64		
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$42,155 35	\$42,914 37	\$37,292 42	\$38,091 78

BANK OF BROOKINGS,

BROOKINGS.

STATE BANK.

GEO. MOREHOUSE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$93,002 37	\$87,588 44	\$81,323 13	\$79,455 28
County and school warrants	116 00	190 50	312 20	729 85
Stocks and bonds	5,175 00	5,175 00	5,175 00	5,175 00
Tax certificates			1,115 20	
Overdrafts unsecured	2,227 52	722 71		621 92
Overdrafts secured				
Banking house	1,600 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures	1,000 00	1,985 00	2,000 00	2,000 00
Other real estate	900 00	500 00	500 00	500 00
Expenses paid	1,073 50	2,117 60	183 47	910 80
Taxes paid	742 97	742 97		1,408 78
Due from other banks	5,519 14	5,374 45	6,355 79	4,937 86
Other property				
Cash items	6,717 84	1,763 98	191 29	450 15
Cash on hand	8,891 15	5,948 20	6,026 55	5,428 67
Loan agents		102 26		
Judgment				100 90
Totals	\$126,965 49	\$117,211 11	\$105,182 63	\$103,728 21
LIABILITIES.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus	2,500 00	2,500 00	3,000 00	3,000 00
Undivided profits				2,570 30
Interest, discount and exchange				
Profit and loss	1,766 03	2,933 30	1,570 51	
Dividends unpaid				
Deposits subject to check	27,504 91	21,533 86	20,963 51	16,050 58
Certificates of deposits, demand	34,359 71	28,243 95	26,648 61	22,584 68
Certificates of deposits, time		5,000 00		6,500 00
Certified and cashier's checks				
Due other banks				22 65
Notes and bills rediscounted		5,000 00		
Bills payable	10,000 00	2,000 00	3,000 00	3,000 00
Due loan agents	834 87			
Totals	\$126,965 49	\$117,211 11	\$105,182 63	\$103,728 21

MERCHANTS BANK,

BRYANT.

PRIVATE BANK (Old Law).

E. A. SYVERSON, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$37,225 91	\$32,598 93	\$28,667 00	\$36,051 66
County and school warrants.....				
Stocks and bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Tax certificates.....				
Overdrafts unsecured.....	609 06	5 95	300 95	
Overdrafts secured.....				876 20
Banking house.....	1,132 21	1,061 54	1,042 44	1,005 43
Furniture and fixtures.....	700 00	700 00	700 00	700 00
Other real estate.....				
Expenses paid.....	1,148 41	560 71	339 29	1,022 99
Taxes paid.....				344 25
Due from other banks.....	1,866 44	2,579 79	351 55	2,103 17
Other property.....				
Cash items.....				
Cash on hand.....	1,174 11	1,207 33	1,252 95	729 41
Totals.....	\$45,856 14	\$40,714 25	\$34,714 18	\$44,893 01
LIABILITIES.				
Capital stock paid in.....	\$22,500 00	\$22,500 00	\$21,300 00	\$21,300 00
Surplus.....	3,304 63	4,166 66	5,389 58	5,389 58
Undivided profits.....				
Interest, discount and exchange.....				1,548 87
Profit and loss.....	2,176 34	854 66	714 56	237 65
Dividends unpaid.....				
Deposits subject to check.....	8,118 51	7,841 67	3,755 73	5,732 60
Certificates of deposits, demand.....				
Certificates of deposits, time.....	5,756 66	4,051 26	3,554 31	3,893 11
Certified and cashier's checks.....				
Due other banks.....				476 25
Notes and bills rediscounted.....		300 00		4,314 95
Bills payable.....	4,000 00	1,000 00		2,000 00
Totals.....	\$45,856 14	\$40,714 25	\$34,714 18	\$44,893 01

BANK OF CANOVA,

CANOVA.

PRIVATE BANK,

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894*
Loans and discounts.....	\$5,601 18	\$4,802 13	\$4,152 51	-----
County and school warrants.....	25 00	36 60	54 59	-----
Stocks and bonds.....	-----	-----	-----	-----
Tax certificates.....	-----	-----	-----	-----
Overdrafts unsecured.....	392 67	112 68	52 80	-----
Overdrafts secured.....	1,209 15	1,399 44	1,701 80	-----
Banking house.....	1,000 00	1,000 00	1,000 00	-----
Furniture and fixtures.....	-----	-----	-----	-----
Other real estate.....	3,973 00	4,264 27	4,295 49	-----
Expenses paid.....	-----	146 51	14 60	-----
Taxes paid.....	-----	-----	-----	-----
Due from other banks.....	1,739 64	808 72	1,725 46	-----
Other property.....	1,250 00	1,318 80	1,303 80	-----
Cash items.....	150 68	48 02	1,006 00	-----
Cash on hand.....	286 66	421 31	985 86	-----
Totals.....	\$15,627 98	\$14,539 39	\$16,382 91	-----
LIABILITIES.				
Capital stock paid in.....	\$5,000 00	\$5,000 00	\$5,000 00	-----
Surplus.....	-----	864 55	371 76	-----
Undivided profits.....	-----	-----	45 04	-----
Interest, discount and exchange.....	-----	-----	-----	-----
Profit and loss.....	506 40	-----	-----	-----
Dividends unpaid.....	-----	-----	-----	-----
Deposits subject to check.....	6,881 07	5,836 48	9,319 12	-----
Certificate of deposits, demand.....	-----	-----	-----	-----
Certificate of deposits, time.....	1,240 51	1,484 36	884 12	-----
Certified and cashier's checks.....	-----	-----	-----	-----
Due other banks.....	2,000 00	1,000 00	500 00	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	262 86	-----
Held on collections.....	-----	354 00	-----	-----
Totals.....	\$15,627 98	\$14,539 39	\$16,382 91	-----

*Last report not received.

FARMERS BANK,

CANISTOTA.

PRIVATE BANK.

R. H. ARMSTRONG, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$6,435 60	\$2,366 49	\$4,363 00	\$4,008 23
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured			2 13	3 65
Overdrafts secured	51 98			
Banking house	1,871 01	2,020 00	2,020 00	2,200 00
Furniture and fixtures				
Other real estate				
Expenses paid	755 95	268 08	445 52	
Taxes paid				
Due from other banks	3,851 49	1,922 61	2,787 49	4,198 17
Other property				
Cash items				8,745 00
Cash on hand	2,567 75	3,513 70	2,986 63	1,976 46
Totals	\$15,533 78	\$10,000 88	\$12,604 77	\$12,473 96
LIABILITIES.				
Capital stock paid in	\$10,000 00	\$7,000 00	\$7,000 00	\$7,000 00
Surplus				
Undivided profits		328 08	548 06	604 21
Interest, discount and exchange	941 03			
Profit and loss				
Dividends unpaid				
Deposits subject to check	4,132 75	2,563 80	4,780 81	4,497 12
Certificates of deposits, demand	310 00	190 00	275 00	372 63
Certificates of deposits, time	150 00			
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals	\$15,533 78	\$10,000 88	\$12,604 77	\$12,473 96

LINCOLN COUNTY BANK,

CANTON.

STATE BANK.

O. K. BROWN, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$64,892 35	\$58,900 91	\$53,920 01	\$50,516 00
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	607 90	416 12	347 52	415 70
Overdrafts secured.....				
Banking house.....	1,560 00	1,560 00	1,560 00	1,560 00
Furniture and fixtures.....	1,161 00	1,161 00	1,161 00	1,161 00
Other real estate.....				
Expenses paid.....	715 22	2,608 26	358 52	1,501 82
Taxes paid.....	407 24	407 24		593 00
Due from other banks.....	9,841 21	7,921 25	14,798 33	24,450 07
Other property.....				
Cash items.....				
Cash on hand.....	10,274 58	10,135 60	10,658 74	7,658 94
Interest paid.....	709 71			
Totals.....	\$90,169 21	\$83,110 38	\$82,804 12	\$87,856 53
LIABILITIES				
Capital stock paid in.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus.....	400 00	400 00	624 00	624 00
Undivided profits.....	3,076 91		509 75	2,523 36
Interest, discount and exchange.....				
Profit and loss.....		4,195 61		
Dividends unpaid.....				
Deposits subject to check.....	28,740 62	29,094 53	31,344 32	35,785 40
Certificates of deposits, demand.....				
Certificates of deposits, time.....	37,951 68	28,510 24	30,325 85	28,923 77
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$90,169 21	\$83,110 38	\$82,804 12	\$87,856 53

BANK OF CARTHAGE,
CARTHAGE.

STATE BANK.

D. D. BALDWIN, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$9,175 31	\$8,060 51	\$7,676 53	\$10,567 06
County and school warrants.....				
Stocks and bonds.....	3,040 00	2,130 00	2,503 00	3,003 00
Tax certificates.....				
Overdrafts unsecured.....				
Overdrafts secured.....				
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....	1,025 00	1,025 00	1,025 00	1,025 00
Expenses paid.....	996 35	1,370 03	2,058 00	2,931 23
Taxes paid.....				
Due from other banks.....	952 42	1,591 61	3,111 95	794 97
Other property.....				
Cash items.....				
Cash on hand.....	2,721 96	2,258 76	1,744 00	1,720 38
Totals.....	\$21,411 04	\$19,935 91	\$21,618 48	\$23,541 64
LIABILITIES				
Capital stock paid in.....	\$4,000 00	\$4,000 00	\$4,000 00	\$4,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....				
Profit and loss.....	11,369 73	11,762 02	12,491 71	13,149 48
Dividends unpaid.....				
Deposits subject to check.....	6,041 31	4,173 89	5,126 77	6,372 16
Certificates of deposits, demand.....				
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$21,411 04	\$19,935 91	\$21,618 48	\$23,541 64

HAMLIN COUNTY BANK, CASTLEWOOD.

STATE BANK.

H. H. CURTIS, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$21,715 82	\$19,389 26	\$18,292 46	\$18,206 04
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....				
Overdrafts secured.....	149 02	200 95	645 94	324 90
Banking house.....				
Furniture and fixtures.....	304 25	304 25	304 25	304 25
Other real estate.....	820 75	551 75	804 30	890 20
Expenses paid.....	1 80	629 80	1,479 24	2,223 33
Taxes paid.....	33 65	7 23	7 23	124 98
Due from other banks.....	1,343 14	8,093,68	4,725 02	2,668 98
Other property.....				
Cash items.....	718 53	949 53	13 57	9 00
Cash on hand.....	2,927 77	5,213 35	2,641 66	2,324 09
Totals.....	\$28,140 76	\$35,732 83	\$29,096 67	\$27,165 77
LIABILITIES				
Capital stock paid in.....	\$9,250 00	\$9,900 00	\$9,900 00	\$9,900 00
Surplus.....	223 07	223 07	223 07	223 07
Undivided profits.....	16 40	836 74		
Interest, discount and exchange.....				
Profit and loss.....			2,973 45	3,756 29
Dividends unpaid.....				
Deposits subject to check.....	5,838 56	12,236 52	9,805 42	6,510 35
Certificates of deposits, demand.....	1,514 16	1,318 97	444 07	1,170 98
Certificates of deposits, time.....	10,868 57	9,792 53	5,750 66	5,605 05
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....	400 00	1,425 00		
Totals.....	\$28,140 76	\$35,732 83	\$29,096 67	\$27,165 77

BANK OF CENTERVILLE,
CENTERVILLE.

STATE BANK.

WILLIAM LOWRIE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$27,761 02	\$17,976 28	\$26,435 13	\$29,546 72
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	193 20	240 40	200 02	83 04
Overdrafts secured.....				
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	267 19	267 19	267 19	267 19
Other real estate.....				
Expenses paid.....	2,490 99	202 03	1,136 35	1,741 98
Taxes paid.....				
Due from other banks.....	2,756 26	5,677 73	8,893 64	11,715 02
Other property.....				
Cash items.....			77 22	
Cash on hand.....	3,803 61	5,400 81	7,423 00	3,464 73
Totals.....	\$42,362 27	\$34,824 44	\$49,432 55	\$51,819 58
LIABILITIES.				
Capital stock paid in.....	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus.....	551 00	942 15	942 15	942 15
Undivided profits.....				
Interest, discount and exchange.....	6,150 09	624 98	3,471 49	6,209 48
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	17,181 92	15,913 05	27,366 36	19,835 67
Certificates of deposits, demand.....				
Certificates of deposits, time.....	5,479 26	2,370 00	7,049 55	14,832 28
Certified and cashier's checks.....		4,974 26		
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....	3,000 00			
Totals.....	\$42,362 27	\$34,824 44	\$49,432 55	\$51,819 58

**CITIZENS BANK,
CENTERVILLE.**

PRIVATE BANK (Old Law.)

HARRY KUNKLE, Cashier.

RESOURCES	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$73,951 10	\$56,908 48	\$46,873 52	\$52,681 78
County and school warrants.....				
Stocks and bonds.....	125 00	125 00	125 00	125 00
Tax certificates.....				
Overdrafts unsecured.....	2,713 37	1,942 64	2,697 34	7,792 64
Overdrafts secured.....				
Banking house.....	1,800 00	1,800 00	800 00	1,400 00
Furniture and fixtures.....	1,349 65	1,349 65	1,349 65	1,349 65
Other real estate.....	3,224 16	3,153 16	4,066 81	3,247 81
Expenses paid.....	1,638 17	102 84	861 55	1,618 99
Taxes paid.....	2,504 90	16 74	1,120 69	1,792 22
Due from other banks.....	5,593 47		14,411 70	
Other property.....				
Cash items.....				
Cash on hand.....	1,116 72	1,010 83	11,281 43	3,082 00
Totals.....	\$93,926 74	\$66,409 34	\$83,587 69	\$73,093 09
LIABILITIES				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus.....	5,639 97	5,500 00	7,000 00	7,000 00
Undivided profits.....		1,554 33		154 33
Interest, discount and exchange.....	7,068 54	87 88	2,488 49	4,513 49
Profit and loss.....				
Dividends unpaid.....		2,500 00	1,050 00	
Deposits subject to check.....	19,850 35	10,717 80	20,215 76	21,237 64
Certificates of deposits, demand.....	6,415 35	1,707 34	16,143 91	733 91
Certificates of deposits, time.....	26,716 22	13,351 36	7,797 25	10,989 57
Certified and cashier's checks.....				
Due other banks.....	736 11	5,990 63	492 28	964 15
Notes and bills rediscounted.....				
Bills payable.....	2,500 00		2,500 00	2,500 00
Totals.....	\$93,926 74	\$66,409 34	\$83,587 69	\$73,093 09

BANK OF CHAMBERLAIN,
CHAMBERLAIN.

STATE BANK.

PATRICK HENRY, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$49,109 93	\$35,593 26	\$39,994 55	\$41,273 29
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured				
Overdrafts secured	1,971 89	483 08	544 01	2,090 76
Banking house			2,000 00	2,000 00
Furniture and fixtures	3,000 00	3,000 00	1,000 00	1,000 00
Other real estate				
Expenses paid	1,205 90	1,985 66	232 40	1,371 50
Taxes paid				
Due from other banks	8,272 13	13,201 49	14,899 61	9,228 48
Other property				
Cash items				
Cash on hand	12,057 83	12,524 70	11,104 25	9,741 62
Totals	\$75,617 68	\$66,788 19	\$67,774 82	\$66,705 65
LIABILITIES.				
Capital stock paid in	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus				
Undivided profits	1,185 06	1,568 60	695 30	
Interest, discount and exchange				1,940 11
Profit and loss				245 40
Dividends unpaid				
Deposits subject to check	27,667 31	35,060 40	43,749 09	39,803 10
Certificates of deposits, demand	32,832 50	15,157 04	13,330 43	3,650 00
Certificates of deposits, time				10,977 04
Certified and cashier's checks				
Due other banks	3,932 81	1,002 15		
Notes and bills rediscounted				
Bills payable		4,000 00		
Totals	\$75,617 68	\$66,788 19	\$67,774 82	\$66,705 65

SECURITY BANK,

CLARK.

PRIVATE BANK.

J. E. PLATT, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$35,430 62	\$30,703 79	\$27,283 07	\$25,512 17
County and school warrants	8,339 99	10,519 34	12,246 57	10,129 57
Stocks and bonds				
Tax certificates	581 91	552 15	670 20	703 44
Overdrafts unsecured	378 21	125 00	160 77	260 00
Overdrafts secured		400 00	178 68	
Banking house	6,250 00	6,250 00	6,250 00	
Furniture and fixtures	1,655 44	1,655 44	1,655 44	7,905 44
Other real estate	1,173 19	1,173 19	1,173 19	2,587 41
Expenses paid	1,266 03	2,625 17	478 55	1,413 37
Taxes paid	500 00	500 00		500 00
Due from other banks	2,590 08	3,526 97	2,671 14	6,742 86
Other property	82 46	82 46	42 68	23 68
Cash items		390 00		
Cash on hand	3,628 24	1,166 51	3,502 97	5,859 36
Totals	\$61,876 17	\$59,670 02	\$56,313 35	\$61,637 39
LIABILITIES.				
Capital stock paid in	\$31,300 00	\$31,300 00	\$31,300 00	\$31,300 00
Surplus	1,878 00	1,878 00	2,504 00	2,504 00
Undivided profits				
Interest, discount and exchange				
Profit and loss	2,264 84	3,513 34	196 23	1,240 61
Dividends unpaid				
Deposits subject to check	21,948 28	16,406 80	15,765 60	20,275 48
Certificates of deposits, demand	440 35	40 35	552 29	671 98
Certificates of deposits, time	1,544 70	1,031 53	1,495 23	2,645 23
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable	2,500 00	5,500 00	4,500 00	3,000 00
Totals	\$61,876 17	\$59,670 02	\$56,313 35	\$61,637 39

BANK OF CLEAR LAKE,
CLEAR LAKE.

PRIVATE BANK.

L. F. HANLY, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$16,865 58	\$16,328 12	14,876 78	\$14,799 77
County and school warrants				
Stocks and bonds				
Tax certificates	39 74	39 74	43 08	46 62
Overdrafts unsecured	355 62		10 27	88 41
Overdrafts secured				97 86
Banking house	2,210 00	2,210 00	2,210 00	2,210 00
Furniture and fixtures	1,248 00	1,248 00	1,248 00	1,248 00
Other real estate	863 84	863 84	1,140 48	1,167 48
Expenses paid	1,237 54	1,916 81	642 50	1,313 97
Taxes paid				
Due from other banks	3,142 55	2,714 99	6,251 62	5,181 17
Other property	20 00	246 95	251 45	247 95
Cash items				
Cash on hand	3,475 87	3,362 37	2,584 63	3,356 44
Live stock	192 89			
Totals	\$29,658 63	\$28,930 82	\$29,258 81	\$29,757 67
LIABILITIES.				
Capital stock paid in	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus				
Undivided profits				
Interest, discount and exchange	4,807 22	5,319 48	4,828 19	5,870 90
Profit and loss				
Dividends unpaid				
Deposits subject to check	5,190 29	4,072 03	5,936 91	5,835 58
Certificates of deposits, demand				
Certificates of deposits, time	4,346 12	4,159 66	3,143 71	2,751 19
Certified and cashier's checks	15 00	79 65	50 00	
Due other banks				
Notes and bills rediscounted				
Bills payable	400 00	300 00	300 00	300 00
Totals	\$29,658 63	\$28,930 82	\$29,258 81	\$29,757 67

FARMERS STATE BANK,

CLEAR LAKE.

STATE BANK.

J. A. THRONSON, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$44,327 36	\$37,775 43	\$32,279 76	\$36,180 27
County and school warrants	176 55	24 00	80 72	658 56
Stocks and bonds				
Tax certificates	1,160 74	902 03	576 24	430 56
Overdrafts unsecured			543 43	931 21
Overdrafts secured	2,367 41	1,420 35	896 77	784 25
Banking house	3,176 19	3,176 19	3,176 19	3,179 89
Furniture and fixtures	659 60	659 60	659 60	659 60
Other real estate				211 70
Expenses paid	599 90	1,408 82	2,091 95	805 06
Taxes paid				
Due from other banks	2,042 24	5,510 67	3,808 95	1,155 77
Other property				
Cash items	681 70	350 54	143 74	
Cash on hand	1,856 58	3,604 61	4,074 61	2,642 28
Totals	\$57,048 27	\$54,832 24	\$49,421 96	\$47,645 15
LIABILITIES.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus	1,000 00	1,000 00	1,500 00	1,500 00
Undivided profits				
Interest, discount and exchange				890 22
Profit and loss	1,828 70	2,390 49	4,620 93	1,683 11
Dividends unpaid				
Deposits subject to check	14,948 71	12,253 17	12,461 06	11,447 66
Certificates of deposits, demand				
Certificates of deposits, time	7,285 86	8,188 58	5,829 97	5,531 16
Certified and cashier's checks	1,985 00		10 00	15 93
Due other banks				
Notes and bills rediscounted				
Bills payable	5,000 00	6,000 00		
Totals	\$57,048 27	\$54,832 24	\$49,421 96	\$47,645 15

BANK OF LOOMIS & CORRY,

COLUMBIA.

PRIVATE BANK.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$13,815 35	\$12,632 89	\$12,181 91	\$11,972 91
County and school warrants				
Stocks and bonds				
Tax certificates	95 75	95 75	95 75	56 70
Overdrafts unsecured	57 39	41 09	44 50	77 08
Overdrafts secured				
Banking house				
Furniture and fixtures	1 043 85	1,039 85	1,036 60	1,036 60
Other real estate	6,125 66	6,125 66	6,075 66	5,548 23
Expenses paid	148 47	56 88	28 45	
Taxes paid				217 06
Due from other banks	3,609 72	1,794 56	2,862 57	2,000 21
Other property	535 35	197 36	209 81	1,103 66
Cash items	221 55	718 25		
Cash on hand	1,172 22	1,974 63	1,372 12	1,301 10
Totals	\$26,825 31	\$24,676 92	\$23,907 43	\$24,313 55
LIABILITIES.				
Capital stock paid in	\$6,000 00	\$6,000 00	\$6,000 00	\$6,000 00
Surplus	2,135 13	1,758 95	1,600 91	1,568 81
Undivided profits				
Interest, discount and exchange				
Profit and loss	324 81	262 22	454 90	461 79
Dividends unpaid				
Deposits subject to check	8,021 03	7,285 41	6,312 31	7,230 64
Certificates of deposits, demand	4,519 34	3,545 34	3,714 31	3,227 31
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable	5,825 00	5,825 00	5,825 00	5,825 00
Totals	\$26,825 31	\$24,676 92	\$23,907 43	\$24,313 55

CUSTER COUNTY BANK,

CUSTER CITY.

STATE BANK.

FRANK R. DAVIS, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$40,520 27	\$32,180 55	\$32,356 80	\$33,866 70
County and school warrants.....	12,414 76	12,359 80	12,392 27	11,917 12
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	19 66	82 84	137 37	
Overdrafts secured.....				288 22
Banking house.....	4,613 94	4,613 94	4,613 94	4,613 94
Furniture and fixtures.....	850 00	850 00	850 00	850 00
Other real estate.....	758 02			218 00
Expenses paid.....		1,477 96	209 83	837 82
Taxes paid.....				
Due from other banks.....	7,795 60	4,969 01	9,174 80	5,481 77
Other property.....	66 00	116 35	246 25	
Cash items.....		220 63	20 20	247 00
Cash on hand.....	3,193 93	5,183 27	4,808 48	4,210 50
Totals.....	\$70,141 28	\$62,054 35	\$64,809 94	\$62,531 07
LIABILITIES.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....				
Profit and loss.....	10,594 39	11,146 27	10,178 15	10,935 90
Dividends unpaid.....		16 00		
Deposits subject to check.....	28,888 00	23,143 09	25,356 72	22,675 37
Certificates of deposits, demand.....	5,483 09	1,748 99	4,275 07	3,919 74
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due other banks.....	174 00			
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$70,141 28	\$62,054 35	\$64,809 94	\$62,531 07

GRANITE CITY BANK,

DELL RAPIDS.

PRIVATE BANK.

C. S. GIFFORD, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$82,234 30	\$81,199 14	\$73,379 97	\$70,185 59
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	345 95	302 33	497 50	
Overdrafts secured				4,034 24
Banking house	15,000 00	15,000 00	15,000 00	15,000 00
Furniture and fixtures	1,638 00	1,638 00	1,638 00	1,638 00
Other real estate	9,274 95	890 45	4,535 60	7,385 60
Expenses paid	2,750 19	516 05	1,662 91	3,061 68
Taxes paid	620 77			
Due from other banks	2,055 83	8,730 27	3,032 24	2,841 57
Other property				
Cash items				
Cash on hand	3,115 69	3,111 06	2,304 28	7,303 85
Totals	\$117,035 58	\$111,387 30	\$102,100 50	\$111,450 53
LIABILITIES.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus				
Undivided profits		2,500 00	2,500 00	2,500 00
Interest, discount and exchange		1,333 84	5,891 50	9,236 20
Profit and loss	10,300 84			
Dividends unpaid				
Deposits subject to check	4,478 22	9,425 28	3,482 70	3,783 62
Certificates of deposits, demand	24,792 42	26,052 18	38,000 24	29,304 65
Certificates of deposits, time	27,455 20	21,000 00		16,500 00
Certified and cashier's checks				
Due other banks				126 00
Notes and bills rediscounted				
Bills payable			1,500 00	
Premium		126 00	126 00	
Totals	\$117,035 58	\$111,387 30	\$102,100 50	\$111,450 53

DELL RAPIDS STATE BANK,

DELL RAPIDS.

STATE BANK.

G. E. BOWERMAN, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$16,938 22	\$21,449 47	\$18,668 82	\$21,057 74
County and school warrants			1,749 96	1,750 40
Stocks and bonds				
Tax certificates				
Overdrafts secured			98 94	
Banking house				
Furniture and fixtures				
Other real estate	760 00	760 00	760 00	760 00
Expenses paid	\$46 91	1,563 65	223 46	933 07
Taxes paid	159 02	159 02		172 10
Due from other banks	955 09	2,325 70	4,041 75	4,112 07
Other property				
Cash items			228 32	202 82
Cash on hand	3,747 02	3,096 91	2,849 71	1,278 28
Real estate loans	7,970 00		800 00	
Totals	\$31,376 26	\$29,354 75	\$29,421 86	\$30,266 48
LIABILITIES.				
Capital stock paid in	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus	1,700 00	1,700 00	2,600 00	2,600 00
Undivided profits	934 29	1,367 08	251 19	\$46 80
Interest, discount and exchange				
Profit and loss				
Dividends unpaid				
Deposits subject to check	3,412 78	4,777 15	3,936 22	3,695 71
Certificates of deposits, demand	15,148 23	11,510 52	12,634 45	13,123 97
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks	186 96			
Notes and bills rediscounted				
Bills payable				
Totals	\$31,376 26	\$29,354 75	\$29,421 86	\$30,266 48

BANK OF DE SMET.

DE SMET.

PRIVATE BANK.

J. I. ROBINSON, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$9,605 56	\$8,411 93	\$8,204 74	\$7,546 00
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....	513 73	483 45	799 89	1,038 30
Overdrafts unsecured.....	83 55	649 39	1,318 06	1,405 78
Overdrafts secured.....				
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Expenses paid.....	312 62	682 61	64 95	217 15
Taxes paid.....				
Due from other banks.....	3,493 09	5,295 82	8,221 30	4,184 60
Other property.....				
Cash items.....				
Cash on hand.....	6,123 78	2,966 10	3,081 50	3,974 13
Total.....	\$20,042 33	\$18,489 30	\$21,391 34	\$18,365 96
LIABILITIES.				
Capital stock paid in.....				
Surplus.....				
Undivided profits.....		\$692 81		\$692 88
Interest, discount and exchange.....				
Profit and loss.....	\$474 19		190 00	
Dividends unpaid.....				
Deposits subject to check.....	11,815 05	10,785 62	15,168 30	11,714 11
Certificates of deposits, demand.....	258 57	325 04	227 04	638 97
Certificates of deposits, time.....	7,493 92	6,685 83	5,800 00	5,020 00
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$20,042 33	\$18,489 30	\$21,391 34	\$18,365 96

KINGSBURY COUNTY BANK,

DE SMET.

STATE BANK.

E. P. SANFORD, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$41,081 19	\$38,851 30	\$30,470 36	\$29,940 57
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured				
Overdrafts secured				
Banking house				5,000 03
Furniture and fixtures	6,734 09	6,734 09	6,724 09	1,715 00
Other real estate			765 40	765 40
Expenses paid	298 75	1,867 07	28 28	814 36
Taxes paid				
Due from other banks	9,166 49	6,084 24	10,318 29	12,397 35
Other property				
Cash items				
Cash on hand	9,495 40	10,018 99	8,312 79	7,889 82
Salary	633 33			
Totals	\$67,290 55	\$63,555 69	\$56,619 21	\$58,531 59
LIABILITIES.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus	1,508 07	1,508 97	2,076 80	2,076 80
Undivided profits	2,050 16			
Interest, discount and exchange	116 50	3,872 46	386 02	1,009 43
Profit and loss				
Dividends unpaid			85 00	
Deposits subject to check	10,589 45	12,354 36	10,933 99	10,510 27
Certificates of deposits, demand	18,425 32	20,819 00	18,437 31	10,335 00
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals	\$67,290 55	\$63,555 69	\$56,619 21	\$58,531 59

BANK OF EDGERTON,

EDGERTON.

PRIVATE BANK.

IRVING H. WELSH, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$12,988 09	\$11,388 75	\$9,805 80	\$8,669 64
County and school warrants	140 33	7 68	32 68	86 18
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	27 29	76 98	39 28	39 28
Overdrafts secured				
Banking house	650 00	650 00	650 00	650 00
Furniture and fixtures	800 00	900 00	900 00	900 00
Other real estate	14,142 44	12,335 09	11,566 25	11,042 89
Expenses paid		1,145 80	2,242 72	57 32
Taxes paid				
Due from other banks	3,418 46	3,113 70	288 65	176 24
Other property				
Cash items	180 52			
Cash on hand	1,299 73	1,330 39	1,581 11	200 11
Surplus	47 12			
Totals	\$33,693 98	\$30,948 39	\$27,106 49	\$21,821 66
LIABILITIES.				
Capital stock paid in	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus	500 00	500 00	500 00	522 85
Undivided profits				
Interest, discount and exchange	218 13			
Profit and loss		1,924 88	4,254 85	80
Dividends unpaid				
Deposits subject to check	21,334 05	20,596 98	14,432 91	14,710 96
Certificates of deposits, demand	340 00	2,926 53	2,918 73	
Certificates of deposits, time	6,295 40			1,557 05
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Expense	6 40			
Totals	\$33,693 98	\$30,948 39	\$27,106 49	\$21,821 66

**COMMERCIAL STATE BANK,
EDGERTON.**

STATE BANK.

FRANK ADAMS, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$8,215 08	\$6,876 90	\$7,289 33	\$9,355 87
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	688 73	429 92	52 05	42 70
Overdrafts secured	984 93		80 17	80 17
Banking house		800 00	800 00	800 00
Furniture and fixtures	675 00			
Other real estate				
Expenses paid	1,536 94	1,841 38	84 65	463 80
Taxes paid				
Due from other banks	818 46	302 16	958 43	2,613 77
Other property				
Cash items				
Cash on hand	1,376 71	663 21	1,361 79	1,514 03
Total	\$14,295 85	\$10,913 57	\$10,727 42	\$14,870 34
LIABILITIES.				
Capital stock paid in	\$4,000 00	\$4,000 00	\$4,000 00	\$5,000 00
Surplus			497 83	500 00
Undivided profits				
Interest, discount and exchange	2,115 00	2,269 45	167 93	723 41
Profit and loss				
Dividends unpaid				
Deposits subject to check	4,635 85	3,514 12	5,313 06	7,431 93
Certificates of deposits, demands	700 00			
Certificates of deposits, time	845 00	130 00	348 00	1,215 00
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable	2,000 00	1,000 00		
Total	\$14,295 85	\$10,913 57	\$10,727 42	\$14,870 34

BANK OF EDMONTON,
EDMONTON.

PRIVATE BANK.

W. W. STEWART, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$5,694 25	\$4,239 25	\$4,145 50	\$6,489 95
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	948 88	1,271 55	943 92	
Overdrafts secured	500 00			1,760 00
Banking house	800 00	800 00		800 00
Furniture and fixtures	725 00	725 00	1,525 00	800 00
Other real estate				
Expenses paid	352 28	24 23	70 00	200 00
Taxes paid				
Due from other banks	2,870 73	4,113 00	5,498 15	2,473 33
Other property				
Cash items	40 02	658 27		
Cash on hand	1,934 30	864 35	1,685 08	947 49
Totals	\$13,865 46	\$12,695 65	\$13,867 65	\$13,470 77
LIABILITIES.				
Capital stock paid in				
Surplus				
Undivided profits				
Interest, discount and exchange				
Profit and loss	\$952 30	\$359 78	\$149 50	\$814 95
Dividends unpaid				
Deposits subject to check	8,833 56	8,122 50	5,376 20	3,532 37
Certificates of deposits, demand	4,079 60	4,213 37	8,341 95	9,123 45
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals	\$13,865 46	\$12,695 65	\$13,867 65	\$13,470 77

GEO. M. SMITH & CO.,

EGAN.

PRIVATE BANK.

GEO. M. SMITH, Cashier.

RESOURCES.	Report of June 12, 1894	Report of Oct. 21, 1893	Report of Feb. 13, 1894	Report of June 13, 1894
Loans and discounts.....	\$5,231 25	\$8,045 02	\$7,600 09	\$9,732 63
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	103 60	261 48		
Overdrafts secured.....	4,130 68	3,191 12	3,037 77	2,338 75
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Expenses paid.....				
Taxes paid.....				
Due from other banks.....	4,061 85	4,673 04	4,790 14	2,885 84
Other property.....		6 61		
Cash items.....				
Cash on hand.....	6,439 88	1,084 20	2,461 62	1,689 65
Totals.....	\$19,967 26	\$17,262 07	\$17,889 62	\$16,646 87
LIABILITIES.				
Capital stock paid in.....	\$7,823 46	\$6,771 50	\$8,593 77	\$6,339 26
Surplus.....				
Undivided profits.....	788 34	1,164 39		
Interest, discount and exchange.....			88 72	983 18
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	2,188 47	1,425 71	1,592 74	
Certificates of deposits, demand.....	7,681 00	7,900 47		979 97
Certificates of deposits, time.....			7,391 01	8,344 46
Certified and cashier's checks.....				
Due other banks, Chase National.....	1,515 99		223 38	
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$19,967 26	\$17,262 07	\$17,889 62	\$16,646 87

UNION COUNTY BANK,

ELK POINT.

PRIVATE BANK.

JULIUS SCHAEZEL, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$80,913 41	\$64,900 40	\$61,903 40	\$60,607 84
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	3,537 20	14 29	265 10	156 73
Overdrafts secured				
Banking house				
Furniture and fixtures	1,384 75	1,384 75	1,384 75	1,284 75
Other real estate	824 03	824 03		
Expenses paid	2,127 65	361 20	1,074 92	663 56
Taxes paid	264 09		58 65	
Due from other banks	5,439 47	7,222 94	18,503 30	19,273 88
Other property				
Cash items	1,056 02	646 60	971 34	914 70
Cash on hand	13,147 37	9,396 65	1,077 84	10,000 57
Totals	\$117,696 09	\$84,751 46	\$94,229 36	\$93,001 12
LIABILITIES.				
Capital stock paid in	\$46,000 35	\$46,000 35	\$46,000 35	\$46,000 35
Surplus				
Undivided profits				
Interest, discount and exchange	6,956 58	688 70	4,972 98	2,148 80
Profit and loss				
Dividends unpaid				
Deposits subject to check	31,118 67	6,800 70	22,547 82	20,810 85
Certificates of deposits, demand	23,620 49	27,157 48	20,708 21	24,032 03
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks		14 23		
Notes and bills rediscounted				
Bills payable	10,000 00	4,000 00		
Totals	\$117,696 09	\$84,751 46	\$94,229 36	\$92,001 12

CITIZENS' BANK,

ELK POINT.

PRIVATE BANK.

F. M. GILMORE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$58,934 83	\$55,002 52	\$51,024 01	\$56,160 30
County and school warrants.....		116 35	105 25	
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	412 74	183 19	131 56	15 34
Overdrafts secured.....	1,506 60	540 45	220 58	1,141 41
Banking house.....				
Furniture and fixtures.....	12,869 93	12,869 93	12,869 93	12,869 93
Other real estate.....				
Expenses paid.....	1,395 65	1,575 18	274 20	1,136 37
Taxes paid.....		331 10		412 00
Due from other banks.....	2,530 00	2,633 67	8,144 00	9,824 70
Other property.....				
Cash items.....	249 34	559 52	432 46	340 18
Cash on hand.....	2,351 39	3,833 60	3,213 44	1,953 04
Account short.....		9 04		
Totals.....	\$80,250 48	\$77,654 55	\$76,415 43	\$83,853 27
LIABILITIES.				
Capital stock paid in.....	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....				
Profit and loss.....	1,454 11	2,636 76	831 26	2,654 61
Dividends unpaid.....	1,364 65			
Deposits subject to check.....	13,205 07	21,838 56	18,403 12	18,152 39
Certificates of deposits, demand.....		5,200 82	11,625 64	14,440 38
Certificates of deposits, time.....	33,672 07	15,476 41	12,904 41	18,604 85
Certified and cashier's checks.....				
Due other banks.....	544 35			
Notes and bills rediscounted.....		1,502 00	1,647 25	
Bills payable.....		1,000 00	1,000 00	
Account short.....	9 33		3 75	1 04
Totals.....	\$80,250 48	\$77,654 55	\$76,415 43	\$83,853 27

FIRST STATE BANK,

ELKTON.

STATE BANK.

GRANT MATTHEWS, Cashier

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$16,386 23	\$14,417 97	\$30,759 43	\$38,329 35
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	152 50		10 57	
Overdrafts secured			316 79	
Banking house	1,421 99	1,619 22	1,760 80	1,926 10
Furniture and fixtures	1,036 35	1,095 85	1,108 80	1,108 80
Other real estate				
Expenses paid	766 70	1,369 04	533 95	253 70
Taxes paid				
Due from other banks	2,534 99	2,706 54	5,423 84	5,456 40
Other property				
Cash items	411 77	620 42		
Cash on hand	2,872 63	3,415 84	3,979 11	3,906 48
Premium on loans and discounts	500 00	500 00	300 00	300 00
Accrued interest	1,444 40	1,049 15	1,687 35	1,233 33
Totals	\$57,527 56	\$54,794 03	\$51,919 27	\$52,514 22
LIABILITIES.				
Capital stock paid in	\$30,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus				
Undivided profits				
Interest, discount and exchange				
Profit and loss	507 53	1,185 83	1,788 09	64 69
Dividends unpaid				
Deposits subject to check	11,055 78	8,351 29	5,012 00	5,879 35
Certificates of deposits, demand	3,626 65	286 25	1,871 40	1,379 90
Certificates of deposits, time	2,891 60	5,124 68	8,748 78	11,600 28
Certified and cashier's checks				
Due other banks	2,446 00	3,446 00		
Notes and bills rediscounted	7,000 00	6,400 00	4,500 00	3,500 00
Bills payable				
Totals	\$57,527 56	\$54,794 03	\$51,919 27	\$52,514 22

FARMERS BANK,

EMERY.

PRIVATE BANK.

M. FALLGATTER, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$13,719 96	\$11,641 14	\$10,744 69	\$3,460 87
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	517 97	97 44	611 07	1,317 05
Overdrafts secured		261 08		622 61
Banking house	617 26	662 61	662 61	666 12
Furniture and fixtures	951 02	966 12	966 12	
Other real estate				150 26
Expenses paid	782 06	1,416 53	184 65	265 46
Taxes paid				
Due from other banks	3,458 51	1,194 54	409 61	
Other property				
Cash items				1,278 24
Cash on hand	1,034 33	1,627 60	810 90	
Totals	\$21,111 41	\$17,837 09	\$14,389 65	\$8,100 61
LIABILITIES.				
Capital stock paid in	\$10,000 00	\$10,000 00	\$10,000 00	\$2,500 00
Surplus			300 00	
Undivided profits				
Interest, discount and exchange				
Profit and loss	686 08	1,626 16	432 31	192 90
Dividends unpaid				
Deposits subject to check	9,265 33	5,200 93	2,598 44	2,864 31
Certificates of deposits, demand				
Certificates of deposits, time	160 00	10 00	58 90	543 40
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable	1,000 00	1,000 00	1,000 00	2,000 00
Totals	\$21,111 41	\$17,837 09	\$14,389 65	\$8,100 61

BANK OF ERWIN,

ERWIN.

PRIVATE BANK.

A. W. STONE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$17,234 50	\$16,910 89	\$13,264 46	\$15,762 35
County and school warrants	138 00	493 05	1,192 50	
Stocks and bonds	331 00			1,255 00
Tax certificates				
Overdrafts unsecured	9 27	28 45	8 80	134 19
Overdrafts secured				
Banking house		280 00	280 00	300 00
Furniture and fixtures	365 75	395 75	395 75	395 75
Other real estate	3,700 00	3,700 00	3,800 00	3,500 00
Expenses paid	71 52	48 97		182 70
Taxes paid	71 03			
Due from other banks	655 49	1,612 17	334 63	1,003 64
Other property			900 00	800 00
Cash items				
Cash on hand	1,202 06	1,364 29	1,061 73	452 79
Totals	\$23,778 62	\$24,803 57	\$21,207 87	\$23,756 42
LIABILITIES.				
Capital stock paid in	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus	551 24	964 26	145 55	1,019 81
Undivided profits				
Interest, discount and exchange	22 72	256 66		686 51
Profit and loss				
Dividends unpaid				
Deposits subject to check	2,638 20	2,937 73	3,262 32	2,205 64
Certificates of deposits, demand				
Certificates of deposits, time	3,766 46	4,606 46	3,300 00	3,844 46
Certified and cashier's checks				
Due other banks		38 46		
Notes and bills rediscounted	6,800 00	6,800 00	2,208 00	3,798 00
Bills payable		200 00	2,202 00	2,202 00
Totals	\$23,778 62	\$24,803 57	\$21,207 87	\$23,756 42

BANK OF ESTELLINE,
ESTELLINE.

STATE BANK.

H. H. REEVES, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$34,742 77	\$28,488 20	\$26,837 71	\$28,585 46
County and school warrants.....		192 55	522 40	519 23
Stocks and bonds.....				
Tax certificates.....			432 26	413 35
Overdrafts unsecured.....	58 84	404 14	96 04	28 65
Overdrafts secured.....				
Banking house.....	700 00	700 00	700 00	700 00
Furniture and fixtures.....	650 00	650 00	650 00	650 00
Other real estate.....				
Expenses paid.....	561 58	999 19	124 03	
Taxes paid.....				517 00
Due from other banks.....	2,368 77	3,570 56	1,262 00	1,891 87
Other property.....				
Cash items.....	21 60	145 53	15 43	93 74
Cash on hand.....	3,184 05	3,718 50	2,078 56	2,213 40
Totals.....	\$42,287 61	\$39,868 67	\$32,718 43	\$35,613 69
LIABILITIES.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus.....	750 00	750 00	1,200 00	1,200 00
Undivided profits.....				
Interest, discount and exchange.....	1,827 46	2,106 95	1,370 35	1,695 39
Profit and loss.....				
Dividends unpaid.....			24 00	
Deposits subject to check.....	8,452 26	10,019 02	5,900 24	5,062 27
Certificates of deposits, demand.....	8,250 83	6,381 20	5,532 84	7,168 03
Certificates of deposits, time.....	1,950 00	1,566 00	3,601 00	2,958 00
Certified and cashier's checks.....				
Due other banks.....	57 06			
Notes and bills rediscounted.....				
Bills payable.....	6,000 00	4,045 50		2,500 00
Totals.....	\$42,287 61	\$39,868 67	\$32,718 43	\$35,613 69

GERMAN BANK,

EUREKA.

PRIVATE BANK.

J. C. NIPPOLL, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$21,649 46	\$22,637 60	\$22,161 82	\$28,862 31
County and school warrants	448 43	378 48	1,372 21	808 91
Stocks and bonds				
Tax certificates				
Overdrafts unsecured				
Overdrafts secured	677 94	10,956 01	5,248 96	1,759 78
Banking house	2,222 00	2,222 09	2,260 54	2,260 54
Furniture and fixtures	626 00	626 00	636 00	676 00
Other real estate	15,810 00	16,236 50	17,799 94	16,110 00
Expenses paid	331 52	1,139 94	3,087 36	1,035 98
Taxes paid				236 31
Due from other banks	2,255 71	2,479 67	1,761 44	1,089 11
Other property	3,812 32	3,553 51	4,570 43	3,283 51
Cash items		888 94	510 98	444 28
Cash on hand	6,062 95	5,037 81	3,006 73	2,177 62
Totals	\$53,896 42	\$66,556 55	\$62,421 41	\$71,744 35
LIABILITIES.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits	1,063 00			
Interest, discount and exchange				
Profit and loss		2,023 44	6,660 06	11,073 45
Dividends unpaid				
Deposits subject to check	16,733 66	25,965 99	20,502 90	22,247 40
Certificates of deposits, demand	812 90	239 20	252 20	74 70
Certificates of deposits, time	3,876 45	3,391 45	3,351 80	4,292 70
Certified and cashier's checks	52 41		4 00	
Due other banks		2,078 47	44 45	123 10
Notes and bills rediscounted				
Bills payable	5,358 00	6,858 00	5,608 00	7,933 00
Totals	\$53,896 42	\$66,556 55	\$62,421 41	\$71,744 35

BANK OF EUREKA,

EUREKA.

STATE BANK.

WM. BRAMBLIER, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$7,881 30	\$9,959 82	\$8,468 20	\$14,218 18
County and school warrants.....	1,112 13	1,915 00	1,113 73	2,097 00
Stocks and bonds.....	751 00	750 00	750 00	750 00
Tax certificates.....				
Overdrafts unsecured.....	453 74	137 70	125 59	410 17
Overdrafts secured.....	6,061 53	7,559 63	7,161 07	2,262 91
Banking house.....	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures.....	500 00	500 00	500 00	500 00
Other real estate.....				
Expenses paid.....				
Taxes paid.....				
Due from other banks.....	538 37	11,014 19	7,870 85	8,237 87
Other property.....				
Cash items.....	1,622 70	1,773 99	50 00	207 54
Cash on hand.....	11,688 00	10,128 59	3,218 00	3,075 78
Totals.....	\$32,108 77	\$45,238 92	\$30,697 53	\$33,259 45
LIABILITIES.				
Capital stock paid in.....	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus.....	1,000 00	1,000 00	2,000 00	2,000 00
Undivided profits.....				
Interest, discount and exchange.....				
Profit and loss.....	717 23	1,071 78	201 85	558 85
Dividends unpaid.....				
Deposits subject to check.....	17,820 76	32,256 91	15,476 73	14,245 35
Certificates of deposits, demand.....				
Certificates of deposits, time.....	7,272 98	4,741 65	7,989 25	11,155 25
Certified and cashier's checks.....				
Due other banks.....	207 80	29 70	29 70	
Notes and bills rediscounted.....				
Bills payable.....				
Cash held on collections.....		1,138 88		
Totals.....	\$32,108 77	\$45,238 92	\$30,697 53	\$33,259 45

FAIRFAX STATE BANK,

FAIRFAX.

STATE BANK.

ORION PORTER, Cashier.

RESOURCES.	Report of June 12, 1893*	Report of Oct. 21, 1893*	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....			\$1,678 62	\$5,974 48
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....			80	1 20
Overdrafts secured.....				
Banking house.....				
Furniture and fixtures.....			485 00	485 00
Other real estate.....				
Expenses paid.....			158 20	189 18
Taxes paid.....				
Due from other banks.....			5,812 82	2,585 82
Other property.....				
Cash items.....				5 00
Cash on hand.....			1,091 40	670 34
Totals.....			\$9,226 84	\$9,917 02
LIABILITIES.				
Capital stock paid in.....			\$6,000 00	\$6,000 00
Surplus.....				113 43
Undivided profits.....				
Interest, discount and exchange.....			281 39	12 18
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....			2,945 45	3,791 41
Certificates of deposits, demand.....				
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....			\$9,226 84	\$9,917 01

*New bank.

SECURITY STATE BANK,

FAULKTON.

STATE BANK.

C. A. MORSE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....		\$7,079 11	\$4,903 42	\$5,706 84
County and school warrants.....		2,976 60	3,461 77	2,974 29
Stocks and bonds.....	\$10,918 18			
Tax certificates.....		313 15	376 01	86 89
Overdrafts unsecured.....	11 29			
Overdrafts secured.....				
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	5,000 00	5,000 00	5,000 00	5,000 00
Expenses paid.....	787 56	249 42	1,990 36	370 98
Taxes paid.....				
Due from other banks.....	6,648 57	6,827 06	6,468 72	6,163 50
Other property.....				
Cash items.....				
Cash on hand.....	5,788 72	5,030 69	3,416 49	4,250 53
Totals.....	\$34,154 32	\$33,076 03	\$30,616 77	\$29,553 04
LIABILITIES.				
Capital stock paid in.....	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus.....	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits.....				
Interest, discount and exchange.....				
Profit and loss.....	1,339 49	755 32	2,724 78	704 07
Dividends unpaid.....				
Deposits subject to check.....	18,449 33	17,637 35	11,975 58	15,173 32
Certificates of deposits, demand.....	2,305 50	2,683 36	3,916 41	1,675 05
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$34,154 32	\$33,076 03	\$30,616 77	\$29,553 04

FLANDREAU STATE BANK,

FLANDREAU.

STATE BANK.

ALBERT FAEGRE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$80,057 80	\$58,238 77	\$54,957 35	\$62,332 15
County and school warrants	85 58	2,048 00	2,130 36	316 31
Stocks and bonds				
Tax certificates	1,413 18	1,062 86	2,311 74	2,056 55
Overdrafts unsecured	182 01	84 03	31 45	41 70
Overdrafts secured				
Banking house				
Furniture and fixtures	1,029 88	1,040 08	1,048 48	1,048 48
Other real estate				
Expenses paid	2,525 53	674 42	295 65	1,231 05
Taxes paid	480 00			507 79
Due from other banks	3,817 00	6,103 31	14,534 43	9,370 00
Other property				
Cash items		1,698 70	35 32	610 18
Cash on hand	9,132 24	6,348 14	4,325 49	9,185 15
Totals	\$98,729 22	\$77,298 31	\$79,670 27	\$86,699 48
LIABILITIES.				
Capital stock paid in	\$20,000 00	\$30,000 00	\$30,000 00	\$30,000 00
Surplus	300 00	700 00	900 00	900 00
Undivided profits		847 18	685 42	685 42
Interest, discount and exchange				
Profit and loss	7,061 77	929 78	1,081 86	2,944 60
Dividends unpaid				
Deposits subject to check	34,984 46	21,721 33	22,596 53	28,810 70
Certificates of deposits, demand	27,382 06			
Certificates of deposits, time		23,100 01	24,406 46	23,358 76
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals	\$98,729 22	\$77,298 31	\$79,670 27	\$86,699 48

MOODY COUNTY BANK,

FLANDREAU.

STATE BANK.

GILES E. PETTIGREW, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$55,462 80	\$43,805 07	\$43,634 09	\$47,918 71
County and school warrants	2,000 00			
Stocks and bonds				150 00
Tax certificates			303 23	241 55
Overdrafts unsecured	124 59	26 05	39 79	230 75
Overdrafts secured				
Banking house	2,500 00	2,500 00	2,500 00	4,140 00
Furniture and fixtures	1,640 00	1,640 00	1,640 00	
Other real estate				
Expenses paid	1,168 02	793 16	247 07	1,177 27
Taxes paid	435 49			380 21
Due from other banks	4,603 18	3,280 89	5,317 56	6,576 07
Other property	1,000 00	1,000 00	1,000 00	1,000 00
Cash items	1,695 80	511 21	236 55	715 05
Cash on hand	4,972 72	4,820 82	4,537 84	4,126 71
Totals	\$75,602 60	\$58,377 20	\$59,456 13	\$66,656 95
LIABILITIES.				
Capital stock paid in	\$20,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus	1,000 00	1,100 00	1,500 00	1,500 00
Undivided profits			203 19	203 19
Interest, discount and exchange	1,855 22	630 77	413 49	
Profit and loss	735 58	100 49		1,188 55
Dividends unpaid				
Deposits subject to check	22,055 74	5,882 75	7,308 52	11,118 18
Certificates of deposits, demand			20,818 46	22,647 03
Certificates of deposits, time	20,956 06	16,663 19		
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable	9,000 00	9,000 00	4,000 00	5,000 00
Interest			212 47	
Totals	\$75,602 60	\$58,377 20	\$59,456 13	\$66,656 95

STOCK GROWERS BANK,

FORT PIERRE.

PRIVATE BANK (Old Law.)

C. L. MILLETT, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$90,852 12	\$74,020 87	\$74,477 45	\$81,400 55
County and school warrants.....	1,335 21	1,099 26	1,830 32	1,543 11
Stocks and bonds.....	500 00	500 00		
Tax certificates.....				
Overdrafts unsecured.....		317 33	80	174 27
Overdrafts secured.....				
Banking house.....				
Furniture and fixtures.....	5,565 00	5,665 00	5,665 00	5,665 00
Other real estate.....				
Expenses paid.....	1,302 36	2,260 66	274 42	1,586 10
Taxes paid.....		274 25		608 04
Due from other banks.....	495 15	1,139 44	1,920 95	1,803 84
Other property.....	200 00	200 00	240 00	200 00
Cash items.....	156 48	200 85	200 50	135 27
Cash on hand.....	557 75	887 38	608 23	1,134 24
Auxiliary savings bank.....	613 50	623 00	623 00	
Totals.....	\$101,547 57	\$87,197 04	\$86,029 67	\$94,250 42
LIABILITIES.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus.....	2,500 00	2,500 00	2,500 00	2,500 00
Undivided profits.....				
Interest, discount and exchange.....				
Profit and loss.....	2,620 59	3,822 92	2,509 49	4,662 31
Dividends unpaid.....				
Deposits subject to check.....	5,749 79	5,765 15	3,757 99	5,002 54
Certificates of deposits, demand.....	7,974 83	8,330 54	4,985 44	3,918 57
Certificates of deposits, time.....				
Certified and cashier's checks.....	286 72	50 67	238 86	237 11
Due other banks.....	559 94			67 39
Notes and bills rediscounted.....	52,855 70	41,553 50	45,910 50	52,862 50
Bills payable.....	4,000 00		1,000 00	
Savings bank.....		165 26	67 39	
Totals.....	\$101,547 57	\$87,197 04	\$86,029 67	\$94,250 42

JAMES RIVER BANK,

FRANKFORT.

STATE BANK.

H. KALSCHUEER, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$38,832 78	\$32,291 95	\$32,162 80	\$33,247 47
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....				
Overdrafts secured.....	3,995 34	3,757 96	4,769 51	1,551 20
Banking house.....				
Furniture and fixtures.....	803 28	875 49	750 75	750 75
Other real estate.....	1,000 00	1,000 00	408 47	408 47
Expenses paid.....	158 18	349 67	50 90	279 14
Taxes paid.....				
Due from other banks.....	1,363 73	3,211 11	2,160 33	7,321 38
Other property.....				
Cash items.....				
Cash on hand.....	3,365 56	2,063 99	2,357 04	3,153 44
Totals.....	\$48,618 87	\$43,550 19	\$42,659 80	\$46,711 85
LIABILITIES.				
Capital stock paid in.....	\$4,500 00	\$4,500 00	\$4,500 00	\$4,500 00
Surplus.....	19,548 65	19,548 65	24,150 00	24,150 00
Undivided profits.....				
Interest, discount and exchange.....				
Profit and loss.....	4,220 21	5,839 41	801 87	2,095 78
Dividends unpaid.....				
Deposits subject to check.....	13,799 40	11,282 42	11,003 06	12,585 35
Certificates of deposits, demand.....	4,350 61	1,379 71	554 87	880 72
Certificates of deposits, time.....	2,200 00	1,000 00	1,650 00	2,500 00
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$48,618 87	\$43,550 19	\$42,659 80	\$46,711 55

BANK OF FREDERICK,

FREDERICK.

PRIVATE BANK (Old Law.)

J. C. SIMMON, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$28,264 52	\$24,581 02	\$23,349 67	\$18,331 45
County and school warrants.....				
Stocks and bonds.....	250 00	250 00	250 00	250 60
Tax certificates.....		12 30		
Overdrafts unsecured.....	35 64	\$21 73	30 23	115 75
Overdrafts secured.....	675 99		191 80	309 98
Banking house.....	2,985 59	2,985 59	2,985 59	2,985 59
Furniture and fixtures.....				
Other real estate.....	4,030 70	4,030 70	4,030 70	4,030 70
Expenses paid.....	1,064 13	1,300 08	20 85	322 69
Taxes paid.....	261 05	261 01		227 87
Due from other banks.....	5,293 54	1,671 06	1,083 04	1,699 01
Other property.....	892 00	438 00	941 60	568 60
Cash items.....	256 20	94 27	105 04	87 84
Cash on hand.....	2,639 85	3,532 69	3,320 20	2,853 02
F. H. Hagerty & Co.....	239 45	239 45		
Totals.....	\$46,888 62	\$40,211 90	\$36,308 72	\$31,782 50
LIABILITIES.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$15,000 00
Surplus.....				4,000 00
Undivided profits.....				
Interest, discount and exchange.....	1,543 24	1,922 38	210 65	
Profit and loss.....		19 12	315 00	1,054 77
Dividends unpaid.....				
Deposits subject to check.....	12,935 26	7,055 11	4,427 60	7,422 01
Certificates of deposits, demand.....	1,440 64	331 70	402 00	409 60
Certificates of deposits, time.....	5,969 48	4,383 60	4,953 38	3,890 12
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....		1,500 00	1,000 00	
Bills payable.....				
Totals.....	\$46,888 62	\$40,211 90	\$36,308 72	\$31,782 50

BANK OF FREEMAN,

FREEMAN.

PRIVATE BANK.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$10,643 10	\$8,453 69	\$7,834 29	\$7,715 84
County and school warrants.....		141 00	4 00	
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....		340 00	182 03	140 00
Overdrafts secured.....				
Banking house.....	700 00	900 00	900 00	900 00
Furniture and fixtures.....	250 00	250 00	400 00	400 00
Other real estate.....	12,300 00	12,300 00	12,300 00	12,300 00
Expenses paid.....		160 00		
Taxes paid.....		121 00		
Due from other banks.....	1,080 00	1,269 35	682 50	542 30
Other property.....	8,100 00	8,100 00	8,100 00	8,100 00
Cash items.....	97 20			45 00
Cash on hand.....	869 45	1,084 60	735 10	1,032 40
Totals.....	\$34,039 83	\$33,119 64	\$31,138 82	\$31,175 54
LIABILITIES.				
Capital stock paid in.....	\$500 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus.....			800 00	800 00
Undivided profits.....	559 93	680 20	512 02	
Interest, discount and exchange.....				
Profit and loss.....				1,367 02
Dividends unpaid.....				
Deposits subject to check.....	5,092 43	4,021 05	1,932 89	2,735 39
Certificates of deposits, demand.....			1,200 00	273 43
Certificates of deposits, time.....			240 00	
Certified and cashier's checks.....				
Due other banks.....	2,087 47		653 91	
Notes and bills rediscounted.....				
Bills payable.....			400 00	600 00
Totals.....	\$13,639 83	\$9,701 25	\$10,738 82	\$10,775 84

FULTON STATE BANK,

FULTON.

STATE BANK.

E. B. NORTHRUP, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$11,758 32	\$12,011 30	\$11,138 27	\$11,781 84
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	35 50	78 52	266 78	198 28
Overdrafts secured.....		196 39		
Banking house.....				
Furniture and fixtures.....	584 51	587 51	617 71	617 71
Other real estate.....				35 00
Expenses paid.....	864 26	1,391 40	146 31	573 46
Taxes paid.....				150 00
Due from other banks.....	1,151 14	3,695 45	1,095 18	1,552 57
Other property.....	260 11	265 11	280 11	280 11
Cash items.....				
Cash on hand.....	1,209 53	1,703 18	1,048 61	1,103 84
Totals.....	\$15,863 37	\$19,928 86	\$14,592 97	\$16,292 81
LIABILITIES.				
Capital stock paid in.....	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus.....			200 00	200 00
Undivided profits.....	1,246 48			
Interest, discount and exchange.....		1,660 89	218 50	
Profit and loss.....				1,044 86
Dividends unpaid.....				
Deposits subject to check.....	1,460 19	5,178 77	2,464 17	2,190 95
Certificates of deposits, demand.....				
Certificates of deposits, time.....	3,156 70	3,089 20	1,710 30	1,857 00
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				1,000 00
Bills payable.....				
Totals.....	\$15,863 37	\$19,928 86	\$14,592 97	\$16,292 81

BANK OF FREEMAN,

FREEMAN.

PRIVATE BANK.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$10,643 10	\$8,453 69	\$7,831 29	\$7,715 84
County and school warrants.....		141 00	4 90	
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....		340 00	182 03	140 00
Overdrafts secured.....				
Banking house.....	700 00	900 00	900 00	900 00
Furniture and fixtures.....	250 00	250 00	400 00	400 00
Other real estate.....	12,300 00	12,300 00	12,300 00	12,300 00
Expenses paid.....		160 00		
Taxes paid.....		121 00		
Due from other banks.....	1,080 00	1,269 35	682 50	542 30
Other property.....	8,100 00	8,100 00	8,100 00	8,100 00
Cash items.....	97 26			45 00
Cash on hand.....	869 45	1,084 60	735 10	1,032 40
Totals.....	\$34,039 83	\$33,119 64	\$31,138 82	\$31,175 54
LIABILITIES.				
Capital stock paid in.....	\$500 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus.....			800 00	800 00
Undivided profits.....	559 93	680 20	512 02	
Interest, discount and exchange.....				
Profit and loss.....				1,367 02
Dividends unpaid.....				
Deposits subject to check.....	5,992 43	4,021 05	1,932 89	2,735 39
Certificates of deposits, demand.....			1,200 00	273 43
Certificates of deposits, time.....			240 00	
Certified and cashier's checks.....				
Due other banks.....	2,087 47		653 91	
Notes and bills rediscounted.....				
Bills payable.....			400 00	600 00
Totals.....	\$13,639 83	\$9,701 25	\$10,738 82	\$10,775 84

FULTON STATE BANK,

FULTON.

STATE BANK.

E. B. NORTHRUP, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$11,758 32	\$12,011 30	\$11,138 27	\$11,781 84
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	35 50	78 52	266 78	198 28
Overdrafts secured		196 39		
Banking house				
Furniture and fixtures	584 51	587 51	617 71	617 71
Other real estate				35 00
Expenses paid	864 26	1,391 40	146 31	573 46
Taxes paid				150 00
Due from other banks	1,151 14	3,695 45	1,095 18	1,552 57
Other property	260 11	265 11	280 11	280 11
Cash items				
Cash on hand	1,209 53	1,703 18	1,048 61	1,103 84
Totals	\$15,863 37	\$19,928 86	\$14,592 97	\$16,292 81
LIABILITIES.				
Capital stock paid in	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus			200 00	200 00
Undivided profits	1,246 48			
Interest, discount and exchange		1,660 89	218 50	
Profit and loss				1,044 86
Dividends unpaid				
Deposits subject to check	1,460 19	5,178 77	2,464 17	2,190 95
Certificates of deposits, demand				
Certificates of deposits, time	3,156 70	3,089 20	1,710 30	1,857 00
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				1,000 00
Totals	\$15,863 37	\$19,928 86	\$14,592 97	\$16,292 81

BANK OF GARRETSON,

GARRETSON.

PRIVATE BANK.

N. J. DEISHER, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$23,340 55	\$14,623 86	\$11,512 51	\$14,331 59
County and school warrants		17 85	49 92	21 40
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	80 37	125 57	81 43	67 43
Overdrafts secured				423 20
Banking house				
Furniture and fixtures	897 50	897 50	897 50	897 50
Other real estate			675 00	675 00
Expenses paid	406 84	846 01	99 20	511 40
Taxes paid	189 01	189 01	186 01	311 47
Due from other banks	213 97	3,718 09	267 86	738 31
Other property				
Cash items	28 51	213 25	158 50	130 90
Cash on hand	1,712 31	1,370 77	486 86	772 69
In transit		1,582 99	600 00	
Totals	\$26,905 06	\$23,584 90	\$15,017 79	\$18,880 89
LIABILITIES.				
Capital stock paid in	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus	2,000 00	2,000 00	2,000 00	2,000 00
Undivided profits				
Interest, discount and exchange				
Profit and loss	519 76	509 24	140 48	679 84
Dividends unpaid				
Deposits subject to check	7,546 07	9,275 60	5,587 03	5,389 97
Certificates of deposits, demand	6,188 00	2,122 43	2,057 05	2,384 60
Certificates of deposits, time			175 00	275 00
Certified and cashier's checks				
Due other banks	1,606 23	2,788 28	48 23	
Notes and bills rediscounted	4,045 00	1,790 35		3,151 48
Bills payable				
Totals	\$26,905 06	\$23,584 90	\$15,017 79	\$18,880 89

EXCHANGE BANK,

GARY.

STATE BANK.

ASHLEY L. HOUGHTON, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$5,683 34	\$5,277 87	\$4,691 29	\$4,774 58
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured		191 02	63 92	3 9 47
Overdrafts secured				
Banking house	800 00	800 00	800 00	800 00
Furniture and fixtures	800 00	800 00	800 00	800 00
Other real estate	10,000 00	10,000 00	10,000 00	10,000 00
Expenses paid	66 53	194 01	378 51	608 25
Taxes paid		24 10	211 71	305 27
Due from other banks	1,387 35	243 59	321 32	691 49
Other property	2,300 00	2,205 17	2,205 17	2,205 17
Cash items				12
Cash on hand	459 08	275 23	329 02	456 40
Totals	\$21,496 30	\$20,010 99	\$19,800 94	\$20,692 63
LIABILITIES.				
Capital stock paid in	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus	10,820 77	10,689 51	10,569 54	10,569 54
Undivided profits				
Interest, discount and exchange	84 96	228 93	294 58	
Profit and loss				429 73
Dividends unpaid				
Deposits subject to check	1,918 77	733 79	443 58	1,478 99
Certificates of deposits, demand				
Certificates of deposits, time	405 25	355 25	385 25	385 25
Certified and cashier's checks	66 55	153 06	377 57	98 70
Due other banks		42	42	42
Notes and bills rediscounted				
Bills payable	3,200 00	2,850 00	2,700 00	2,700 00
Totals	\$21,496 30	\$20,010 99	\$19,800 94	\$20,692 63

GETTYSBURG STATE BANK,

GETTYSBURG.

STATE BANK.

RESOURCES.	Report of Aug. 26, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$37,350 06	\$36,107 91	\$37,000 94	\$39,059 59
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured		1,456 93	513 41	1,139 82
Overdrafts secured	1,425 21			
Banking house	2,000 00	2,000 00	2,000 00	2,000 00
Furniture and fixtures				
Other real estate	4,050 00	4,050 00	5,531 83	5,548 68
Expenses paid	418 72	1,128 86	3,708 60	5,703 73
Taxes paid				
Due from other banks	816 80	4,013 51	2,050 24	10,080 92
Other property	4,205 50	3,963 50	3,796 50	3,814 30
Cash items			51 25	
Cash on hand	2,332 05	1,724 34	4,331 53	3,856 91
Farm account	100 22	374 82	125 00	1,207 10
Totals	\$52,758 56	\$54,819 87	\$59,229 30	\$72,471 05
LIABILITIES.				
Capital stock paid in	\$17,000 00	\$17,000 00	\$17,000 00	\$17,000 00
Surplus				
Undivided profits				
Interest, discount and exchange	3,472 80			
Profit and loss		3,624 02	5,752 85	6,296 67
Dividends unpaid				
Deposits subject to check	16,093 27	15,783 23	17,506 99	29,669 41
Certificates of deposits, demand	220 40	100 00	5,100 00	
Certificates of deposits, time	8,322 09	10,662 62	12,869 46	17,202 84
Certified and cashier's checks				
Due other banks				2,302 13
Notes and bills rediscounted	7,650 00			
Bills payable		7,650 00	1,000 00	
Totals	\$52,758 56	\$54,819 87	\$59,229 30	\$72,471 05

POTTER COUNTY BANK.

GETTYSBURG.

STATE BANK.

J. R. HUGHES, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$23,028 87	\$19,312 48	\$14,769 13	\$20,115 69
County and school warrants.....	3,291 96	1,330 15	1,626 93	1,114 55
Stocks and bonds.....				
Tax certificates.....		1,925 08	2,257 16	2,180 81
Overdrafts unsecured.....			223 70	
Overdrafts secured.....	1,000 37	286 26		601 40
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....				
Other real estate.....	8,192 73	8,192 73	8,397 21	8,397 21
Expenses paid.....	3,052 39	1,196 31	2,257 93	3,158 12
Taxes paid.....				
Due from other banks.....	1,372 94	3,356 83	1,608 19	2,461 66
Other property.....	837 46	837 46	837 46	1,012 46
Cash items.....	2,243 65	910 19		
Cash on hand.....	7,620 09	3,662 77	8,276 79	5,220 37
Totals.....	\$53,739 46	\$44,050 26	\$43,224 50	\$47,532 57
LIABILITIES.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus.....				
Undivided profits.....	2,619 61	440 91	1,333 00	1,853 67
Interest, discount and exchange.....				
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	22,530 13	16,501 30	16,476 85	19,307 93
Certificates of deposits, demand.....	8,345 23	8,108 05	7,414 84	6,028 84
Certificates of deposits, time.....	3,000 00	4,000 00	3,000 00	4,600 00
Certified and cashier's checks.....				742 13
Due other banks.....	2,244 49			
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$53,739 46	\$44,050 26	\$43,224 50	\$47,532 57

BANK OF GROTON,

GROTON.

PRIVATE BANK (Old Law.)

W. B. MILLER, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$47,415 26	\$33,004 23	\$30,888 71	\$36,159 16
County and school warrants.....				
Stocks and bonds.....	7,365 56	7,889 56	7,913 56	7,919 56
Tax certificates.....				
Overdrafts unsecured.....				
Overdrafts secured.....				
Banking house.....	4,000 00	4,000 00	4,000 00	4,000 00
Furniture and fixtures.....	1,365 67	1,365 67	1,365 67	1,365 67
Other real estate.....	6,749 66	7,799 73	7,901 33	7,917 03
Expenses paid.....	191 56	356 79	12 55	62 04
Taxes paid.....	661 86	661 86	471 44	531 29
Due from other banks.....	7,801 85	4,499 66	4,304 80	2,789 07
Other property.....				
Cash items.....				
Cash on hand.....	9,269 47	4,278 88	4,670 31	4,763 99
Salaries.....			161 53	171 45
Totals.....	\$84,820 89	\$64,816 38	\$61,689 00	\$65,679 26
LIABILITIES.				
Capital stock paid in.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....				
Profit and loss.....	256 72	922 56	144 75	14 97
Dividends unpaid.....				
Deposits subject to check.....	20,770 82	11,708 31	9,881 09	9,119 04
Certificates of deposits, demand.....				
Certificates of deposits, time.....	46,793 35	37,185 51	36,564 00	41,545 25
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....	2,000 00			
Bills payable.....				
Totals.....	\$84,820 89	\$64,816 38	\$61,689 00	\$65,679 26

BROWN COUNTY BANKING CO.,

GROTON.

PRIVATE BANK (Old Law.)

R. A. MATHER, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$42,333 95	\$32,688 54	\$31,465 44	\$32,446 61
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	477 78	212 04	61 32	14 45
Overdrafts secured	200 00	1,400 00	589 05	
Banking house	5,048 37	5,048 37	5,048 37	5,048 37
Furniture and fixtures	1,049 50	1,049 50	1,049 50	1,049 50
Other real estate		2,274 33	2,274 33	2,274 33
Expenses paid	17 34	60 59	229 06	21 30
Taxes paid	166 66	529 08	284 50	83 33
Due from other banks	5,222 43	2,718 60	5,717 68	6,740 91
Other property	262 13	262 13	262 13	3,737 31
Cash items				
Cash on hand	5,345 80	2,632 33	2,404 04	4,588 29
Hagerty & Co		4,475 18	4,475 18	
Salaries			863 30	
Totals	\$60,124 02	\$53,351 59	\$54,723 90	\$56,004 40
LIABILITIES.				
Capital stock paid in	\$20,100 00	\$20,100 00	\$20,100 00	\$20,100 00
Surplus				
Undivided profits				
Interest, discount and exchange	344 38			
Profit and loss		651 04	2,818 24	333 12
Dividends unpaid				
Deposits subject to check	19 663 58	12,143 05	12,100 43	13,071 45
Certificates of deposits, demand	15,016 00	12,345 46	13,205 23	18,439 83
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted	5,000 00			
Bills payable		2,500 00	2,500 00	
Overdrafts		1,612 04		
Due stockholders		4,000 00	4,000 00	4,000 00
Totals	\$60,124 02	\$53,351 59	\$54,723 90	\$56,004 40

**BANK OF HARRISON,
HARRISON.**

PRIVATE BANK.

F. L. Cocq, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894*
Loans and discounts	\$7,497 99	7,302 87	\$7,342 62	
County and school warrants	500 00	561 55	376 66	
Stocks and bonds				
Tax certificates				
Overdrafts unsecured				
Overdrafts secured				
Banking house		300 00		
Furniture and fixtures	600 00	300 00	500 00	
Other real estate	10,000 00	10,000 00	11,000 00	
Expenses paid	505 60	505 60		
Taxes paid	375 20	375 20		
Due from other banks		1,275 20	1,231 05	
Other property				
Cash items			17 50	
Cash on hand	4,247 35	2,876 31	1,856 20	
Totals	\$23,726 14	\$23,496 73	\$22,324 63	
LIABILITIES.				
Capital stock paid in	\$3,500 00	\$3,500 00	\$3,500 00	
Surplus		13,684 50		
Undivided profits				
Interest, discount and exchange				
Profit and loss	13,205 34		13,978 81	
Dividends unpaid				
Deposits subject to check	1,140 70	1,324 67	2,461 80	
Certificates of deposits, demand				
Certificates of deposits, time	5,820 10		2,344 02	
Certified and cashier's checks		4,082 50		
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals	\$23,726 14	\$23,496 73	\$22,324 63	

* Last report not received.

BANK OF HARTFORD,

HARTFORD.

PRIVATE BANK.

I. C. KINGSBURY, Cashier.

RESOURCES.	Report of June 12, 1894	Report of Oct. 21, 1893	Report of Feb. 13, 1894	Report of June 13, 1894
Loans and discounts.....	\$19,451 40	\$16,639 07	\$14,342 66	\$17,381 32
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....		692 27	982 25	446 87
Overdrafts secured.....	758 85			
Banking house.....				
Furniture and fixtures.....	914 62	914 62	914 62	916 47
Other real estate.....				
Expenses paid.....	1,005 72	306 91	133 70	659 15
Taxes paid.....				
Due from other banks.....	1,907 10	3,497 52	2,058 74	799 59
Other property.....				
Cash items.....			547 50	
Cash on hand.....	2,604 02	2,002 21	1,204 49	1,409 10
Totals.....	\$26,641 72	\$24,147 60	\$20,183 06	\$21,612 50
LIABILITIES.				
Capital stock paid in.....	\$6,000 00	\$6,000 00	\$6,000 00	\$6,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	1,679 60	471 32	248 03	1,037 64
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	4,642 15		7,260 66	4,915 76
Certificates of deposits, demand.....	4,244 52	6,414 79	1,991 42	4,032 58
Certificates of deposits, time.....	3,195 00	5,125 00	2,773 85	4,626 52
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....	2,880 45	704 25		
Bills payable.....	4,000 00	3,000 00	2,000 00	1,000 00
Totals.....	\$26,641 72	\$24,147 60	\$20,183 06	\$21,612 50

BANK OF HECLA,

HECLA.

PRIVATE BANK.

A. E. CLARK, Cashier

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$2,486 65	\$2,866 55	\$2,181 70	\$2,636 20
County and school warrants				
Stocks and bonds	127 28	142 28	154 28	163 28
Tax certificates				
Overdrafts unsecured				68 51
Overdrafts secured	223 22			
Banking house		1,232 10	1 232 10	
Furniture and fixtures	1,705 87	1,705 87	1,705 87	1,705 87
Other real estate	1,932 10			1,232 10
Expenses paid	94 57	80 07		66 05
Taxes paid		10 14		70 08
Due from other banks	2,144 37	1,597 50	2,016 18	2,083 03
Other property				
Cash items				
Cash on hand	920 02	1,070 08	511 35	1,117 49
Totals	\$9,634 08	\$8,704 59	\$8,201 48	\$9,143 51
LIABILITIES.				
Capital stock paid in	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus				
Undivided profits				
Interest, discount and exchange	205 34	423 39		
Profit and loss			24 80	415 78
Dividends unpaid				
Deposits subject to check	2,357 56	2,292 79	1,617 18	2,120 17
Certificates of deposits, demand	1,071 18	988 41	1,559 41	1,607 56
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted	1,000 00			
Bills payable				
Totals	\$9,634 08	\$8,704 59	\$8,201 48	\$9,143 51

PEOPLES BANK,

HENRY.

STATE BANK.

R. F. BRETT, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$9,804 33	\$5,526 69	\$6,426 88	\$10,623 52
County and school warrants			425 00	425 00
Stocks and bonds				
Tax certificates				
Overdrafts unsecured			18 15	
Overdrafts secured		347 59		
Banking house	1,500 00	1,500 00	1,500 00	1,500 00
Furniture and fixtures	400 00	400 00	400 00	400 00
Other real estate				
Expenses paid	168 09	171 81	229 06	266 51
Taxes paid				204 33
Due from other banks	4,379 88	637 38	2,784 34	3,833 47
Other property				
Cash items	136 95	115 00	407 98	180 64
Cash on hand	212 70	1,251 07	580 82	495 27
Totals	\$16,601 51	\$9,949 51	\$12,832 23	\$17,838 74
LIABILITIES.				
Capital stock paid in	\$10,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus				
Undivided profits				
Interest, discount and exchange	167 92	293 86	885 75	1,040 24
Profit and loss				
Dividends unpaid				
Deposits subject to check	4,131 28	4,319 76	5,514 70	7,484 13
Certificates of deposits, demand			1,431 78	1,200 00
Certificates of deposits, time	550 00			3,108 37
Certified and cashier's checks		335 92		
Due other banks				
Notes and bills rediscounted				
Bills payable				
Brett, Baker & Co	1,752 31			
Totals	\$16,601 51	\$9,949 51	\$12,832 23	\$17,838 74

COMMERCIAL BANK,

HERMOSA.

STATE BANK.

M. R. MAXSON, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$7,221 50	\$7,841 96	\$7,246 14	\$7,760 88
County and school warrants	1,152 26	1,276 76	1,356 03	1,268 21
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	89 51	28 04	84 08	128 13
Overdrafts secured		42 00		
Banking house				
Furniture and fixtures				
Other real estate				2,633 09
Expenses paid	676 65		151 21	
Taxes paid	181 21			
Due from other banks	7,523 28	4,624 05	5,095 86	3,380 48
Other property	2,633 09	2,701 19	2,994 59	64 50
Cash items	109 85	33 50	147 04	352 62
Cash on hand	1,637 11	2,606 75	3,178 42	1,530 39
Totals	\$20,366 60	\$19,154 25	\$20,223 97	\$17,118 30
LIABILITIES.				
Capital stock paid in	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus	4,107 16	4,149 21	4,041 78	
Undivided profits				
Interest, discount and exchange				
Profit and loss			151 21	3,982 21
Dividends unpaid				
Deposits subject to check	10,239 44	8,912 94	9,845 98	7,361 00
Certificates of deposits, demand	120 00		285 00	275 00
Certificates of deposits, time	900 00	1,020 00	900 00	500 00
Certified and cashier's checks				
Due other banks		72 10		
Notes and bills rediscounted				
Bills payable				
Totals	\$20,366 60	\$19,154 25	\$20,223 97	\$17,118 30

FIRST STATE BANK,

HIGHMORE.

STATE BANK.

J. L. GREENE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$8,728 44	\$6,850 54	\$7,435 77	\$8,430 23
County and school warrants	1,916 03	1,816 18	1,752 41	1,266 12
Stocks and bonds	368 55	386 55	-----	-----
Tax certificates	664 84	341 40	355 80	273 20
Overdrafts unsecured	390 64	329 97	200 51	321 96
Overdrafts secured	-----	-----	-----	-----
Banking house	-----	-----	-----	2,820 21
Furniture and fixtures	764 37	764 92	764 92	764 92
Other real estate	81 49	391 60	447 82	704 43
Expenses paid	1,421 51	15 13	434 04	907 77
Taxes paid	-----	-----	-----	-----
Due from other banks	833 70	1,993 91	1,805 92	1,137 61
Other property	83 78	-----	-----	-----
Cash items	-----	-----	-----	-----
Cash on hand	1,995 77	1,926 08	781 09	1,043 78
Hyde County Bank (now out of business)	6,284 43	2,989 41	3,619 48	-----
Totals	\$23,533 52	\$17,805 69	\$17,597 76	\$17,670 32
LIABILITIES.				
Capital stock paid in	\$3,750 00	\$1,150 00	\$1,700 00	\$1,850 00
Surplus	100 00	200 00	200 00	200 00
Undivided profits	-----	-----	-----	-----
Interest, discount and exchange	1,470 68	128 23	1,068 34	1,623 18
Profit and loss	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----
Deposits subject to check	14,502 35	10,482 41	11,408 47	8,719 02
Certificates of deposits, demand	-----	345 05	220 95	-----
Certificates of deposits, time	3,710 49	-----	-----	239 12
Certified and cashier's checks	-----	-----	-----	39 00
Due other banks	-----	-----	-----	-----
Notes and bills rediscounted	-----	-----	-----	-----
Bills payable	-----	2,500 00	-----	2,000 00
Totals	\$23,533 52	\$17,805 69	\$17,597 76	\$17,670 32

BANK OF HIGHMORE,

HIGHMORE.

PRIVATE BANK.

FRANK DREW, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$3,397 46			\$2,842 17
County and school warrants	4,142 25	\$6,793 61	\$5,314 68	2,267 04
Stocks and bonds				
Tax certificates				
Overdrafts unsecured			88 06	
Overdrafts secured	421 79	759 68		358 18
Banking house				
Furniture and fixtures	900 00	900 00	900 00	900 00
Other real estate				
Expenses paid	320 66	90 27	51 73	198 61
Taxes paid				
Due from other banks	6,412 48	3,276 51	6,358 48	7,371 68
Other property				
Cash items				
Cash on hand	2,506 12	2,591 56	961 31	2,231 79
Totals	\$18,100 76	\$14,411 63	\$13,674 26	\$16,170 37
LIABILITIES.				
Capital stock paid in	\$1,000 00	\$1,000 00	\$1,000 00	\$1,000 00
Surplus				
Undivided profits				
Interest, discount and exchange				
Profit and loss	3,003 30	961 00	630 27	2,173 55
Dividends unpaid				
Deposits subject to check	11,144 45	11,586 42	11,074 38	11,150 67
Certificates of deposits, demand	2,953 01	863 61	969 61	1,846 15
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals	\$18,100 76	\$14,411 63	\$13,674 26	\$16,170 37

HARNEY PEAK BANK,
HILL CITY.

STATE BANK.

E. W. SPEED, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$37,374 72	\$33,582 53	\$21,792 24	\$18,767 98
County and school warrants.....	371 45	822 16	1,494 29	1,456 41
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	54 68	218 00	337 47	55 92
Overdrafts secured.....	314 41	23 05	161 26	14 90
Banking house.....	1,000 00	1,000 00	1,000 00	1,000 00
Furniture and fixtures.....				
Other real estate.....				
Expenses paid.....	14 22	42 96	18 10	46 35
Taxes paid.....				
Due from other banks.....	4,251 15	4,051 67	7,200 55	3,983 16
Other property.....		415 60	138 70	416 60
Cash items.....	123 88	509 15		155 00
Cash on hand.....	4,823 45	2,408 25	2,132 76	1,855 86
Totals.....	\$48,327 96	\$43,073 37	\$34,335 37	\$27,752 18
LIABILITIES.				
Capital stock paid in.....	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus.....	3,000 00	3,000 00	2,000 00	2,000 00
Undivided profits.....			557 78	631 91
Interest, discount and exchange.....	852 10	2,103 27		
Profit and loss.....				
Dividends unpaid.....			420 00	
Deposits subject to check.....	16,932 76	18,243 23	12,565 48	7,498 28
Certificates of deposits, demand.....	4,251 62	3,093 96	2,820 12	3,006 67
Certificates of deposits, time.....	9,628 32	6,575 77	2,907 67	4,615 32
Certified and cashier's checks.....				
Due other banks.....	663 16	57 14	55 32	
Notes and bills rediscounted.....				
Bills payable.....				
Gold bullion in trust.....	3,000 00			
Totals.....	\$48,327 96	\$43,073 37	\$34,335 37	\$27,752 18

BANK OF HITCHCOCK,

HITCHCOCK.

PRIVATE BANK.

C. O. FOSTER, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$8,045 42	\$7,229 33	\$7,424 81	\$8,326 79
County and school warrants.....			170 10	
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....		57 12	47 21	28 83
Overdrafts secured.....	10 57			
Banking house.....				
Furniture and fixtures.....	594 22	594 22	594 22	594 22
Other real estate.....				
Expenses paid.....				
Taxes paid.....				
Due from other banks.....	1,404 24	2,490 09	1,165 12	2,823 73
Other property.....			65 00	65 00
Cash items.....				
Cash on hand.....	1,056 98	1,657 47	961 66	830 24
Totals.....	\$11,111 43	\$12,028 23	\$10,428 12	\$12,668 81
LIABILITIES.				
Capital stock paid in.....	\$5,000 00	\$5,000 00	\$4,000 00	\$4,000 00
Surplus.....				
Undivided profits.....	2,079 63	395 93		830 88
Interest, discount and exchange.....				
Profit and loss.....			839 05	
Dividends unpaid.....				
Deposits subject to check.....	2,206 09	5,819 79	5,054 07	6,626 75
Certificates of deposits, demand.....		712 51	515 00	425 00
Certificates of deposits, time.....	1,825 71	100 00	20 00	1,000 00
Certified and cashier's checks.....				
Due other banks.....				1,786 18
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$11,111 43	\$12,028 23	\$10,428 12	\$12,668 81

BANK OF HOT SPRINGS,
HOT SPRINGS.

PRIVATE BANK.

G. C. SMITH, Cashier.

RESOURCES.	Report of June 12, 1893*	Report of Oct. 21, 1893*	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	-----	-----	\$19,992 78	\$24,981 99
County and school warrants	-----	-----	2,700 85	5,161 53
Stocks and bonds	-----	-----	-----	-----
Tax certificates	-----	-----	-----	-----
Overdrafts unsecured.....	-----	-----	2 37	4 67
Overdrafts secured	-----	-----	632 69	-----
Banking house	-----	-----	-----	-----
Furniture and fixtures	-----	-----	1,161 00	1,164 00
Other real estate	-----	-----	1,381 00	1,368 00
Expenses paid	-----	-----	292 88	1,484 42
Taxes paid	-----	-----	-----	-----
Due from other banks.....	-----	-----	9,745 51	8,579 30
Other property	-----	-----	-----	-----
Cash items	-----	-----	90 38	30 00
Cash on hand	-----	-----	3,461 66	2,521 41
Totals	-----	-----	\$39,567 12	\$45,295 32
LIABILITIES.	-----	-----	-----	-----
Capital stock paid in	-----	-----	\$10,000 00	\$10,000 00
Surplus	-----	-----	-----	-----
Undivided profits.....	-----	-----	-----	-----
Interest, discount and exchange	-----	-----	-----	-----
Profit and loss	-----	-----	461 77	1,651 52
Dividends unpaid.....	-----	-----	-----	-----
Deposits subject to check	-----	-----	13,495 72	19,739 98
Certificates of deposits, demand	-----	-----	1,650 79	1,235 27
Certificates of deposits, time	-----	-----	13,951 84	12,668 55
Certified and cashier's checks.....	-----	-----	7 00	-----
Due other banks	-----	-----	-----	-----
Notes and bills rediscounted	-----	-----	-----	-----
Bills payable	-----	-----	-----	-----
Totals	-----	-----	\$39,567 12	\$45 295 32

* New Bank.

MERCHANTS STATE BANK,

HOT SPRINGS.

STATE BANK.

CHAS. MARSH, Cashier.

RESOURCES.	Report of June 12, 1893*	Report of Oct. 21, 1893*	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts			\$5,278 71	\$16,181 88
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured			90	
Overdrafts secured				
Banking house				
Furniture and fixtures			1,500 00	1,500 00
Other real estate				
Expenses paid			306 65	703 63
Taxes paid				
Due from other banks			12,035 74	5,836 05
Other property				
Cash items				
Cash on hand			5,127 40	855 18
Totals			\$24,249 40	\$25,076 74
LIABILITIES.				
Capital stock paid in			\$12,500 00	\$12,500 00
Surplus				
Undivided profits				1,168 53
Interest, discount and exchange			206 34	349 07
Profit and loss				
Dividends unpaid				
Deposits subject to check			11,543 06	11,059 14
Certificates of deposits, demand				
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals			\$24,249 40	\$25,076 74

* New Bank.

BANK OF HOWARD,

HOWARD.

PRIVATE BANK.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$34,634 20	\$31,852 43	\$28,261 55	\$26,980 07
County and school warrants	802 59	337 93	240 18	148 10
Stocks and bonds				
Tax certificates				
Overdrafts unsecured				
Overdrafts secured	1,156 00	1,177 80	2,309 08	1,810 05
Banking house				
Furniture and fixtures	189 30	189 30	189 30	205 00
Other real estate	5,022 57	5,420 19	5,509 39	7,887 84
Expenses paid	668 00	85 97	303 69	506 21
Taxes paid				
Due from other banks	4,513 19	6,760 98	5,187 13	2,600 95
Other property				
Cash items				
Cash on hand	1,084 71	2,255 54	1,580 31	1,398 47
Totals	\$48,071 22	\$48,080 14	\$43,586 63	\$41,542 69
LIABILITIES.				
Capital stock paid in	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus	2,979 51			
Undivided profits				
Interest, discount and exchange	2,026 38	445 42	1,017 44	1,108 34
Profit and loss				
Dividends unpaid				
Deposits subject to check	8,887 56	15,122 87	15,674 93	14,301 70
Certificates of deposits, demand	8,379 84	5,736 85	6,640 71	6,922 85
Certificates of deposits, time	10,775 00	5,275 00	4,253 55	3,709 80
Certified and cashier's checks				
Due other banks	22 93			
Notes and bills rediscounted				
Bills payable	5,000 00	11,500 00	6,000 00	5,500 00
Totals	\$48,071 22	\$48,080 14	\$43,586 63	\$41,542 69

SECURITY BANK OF DAKOTA,

HOWARD.

STATE BANK.

C. L. OLESON, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$26,202 29	\$23,560 30	\$21,765 95	\$22,900 29
County and school warrants	484 79	594 30	701 72	513 22
Stocks and bonds				
Tax certificates	1,147 61	907 48	938 76	700 90
Overdrafts unsecured				
Overdrafts secured	2,354 14	1,610 95	827 21	827 71
Banking house	2,283 61	2,283 61	2,283 61	2,283 61
Furniture and fixtures	987 00	987 00	987 00	987 00
Other real estate	5,633 20	5,633 20	5,633 20	6,044 70
Expenses paid	650 66	1,350 58	2,185 91	650 66
Taxes paid	180 82	180 82	269 20	176 25
Due from other banks	2,943 56	6,671 39	10,545 51	10,392 54
Other property	459 00	459 00	444 00	444 00
Cash items	503 60	640 35	89 51	32 55
Cash on hand	2,858 27	4,007 68	4,976 24	4,690 20
Totals	\$46,787 55	\$48,886 66	\$51,647 82	\$50,802 69
LIABILITIES.				
Capital stock paid in	\$10,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Surplus	1,487 03	1,487 03	1,487 03	
Undivided profits				2,333 48
Interest, discount and exchange	1,441 26	2,340 21	4,211 52	
Profit and loss				1,092 97
Dividends unpaid				
Deposits subject to check	25,363 44	18,782 47	19,783 06	16,344 16
Certificates of deposits, demand				
Certificates of deposits, time	8,277 00	5,797 00	6,050 00	10,905 43
Certified and cashier's checks				
Due other banks	180 32	23 95	31 20	54 05
Notes and bills rediscounted				
Bills payable				
Cash items	38 50	456 00	85 00	72 60
Totals	\$46,787 55	\$48,886 66	\$51,647 82	\$50,802 69

SIOUX VALLEY BANK,

HUDSON.

STATE BANK.

JAMES HOLMES, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$37,508 58	\$35,054 40	\$30,137 00	\$28,196 34
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....				613 10
Overdrafts secured.....	555 47	210 12	170 30	1,000 00
Banking house.....	1,600 00	1,600 00	1,600 00	2,400 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,600 00
Other real estate.....				
Expenses paid.....	408 56	2 20	554 48	249 64
Taxes paid.....				
Due from other banks.....	4,431 18	9,051 16	10,209 33	11,651 58
Other property.....				
Cash items.....				
Cash on hand.....	4,626 39	3,855 26	4,577 13	4,273 14
Totals.....	\$50,530 18	\$51,182 14	\$48,648 24	\$46,983 80
LIABILITIES.				
Capital stock paid in.....	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus.....	214 00	324 00	324 00	1,451 00
Undivided profits.....				888 75
Interest, discount and exchange.....	1,114 43	338 71	1,832 41	
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	12,079 70	13,511 67	7,162 87	9,937 94
Certificates of deposits, demand.....	727 00	475 10	142 85	1,408 00
Certificates of deposits, time.....	26,394 45	26,532 66	29,186 11	23,298 11
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$50,530 18	\$51,182 14	\$48,648 24	\$46,983 80

HUDSON STATE BANK,

HUDSON.

STATE BANK.

C. H. CASSELL, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$26,737 85	\$19,202 59	\$17,596 39	\$21,893 87
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	481 98	51 41	15 75	256 98
Overdrafts secured				
Banking house				
Furniture and fixtures				
Other real estate				
Expenses paid	127 38	806 53	1,251 20	190 10
Taxes paid				
Due from other banks	1,541 94	2,394 55	1,430 56	2,251 36
Other property				
Cash items	734 06	284 37	2,685 07	1,128 51
Cash on hand	3,828 31	3,431 09	2,237 26	4,134 80
Totals	\$33,451 52	\$26,171 14	\$25,219 23	\$29,855 62
LIABILITIES.				
Capital stock paid in	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus	60 00	60 00	60 00	
Undivided profits	58 78	58 78	58 78	145 00
Interest, discount and exchange				
Profit and loss	217 17	422 15	1,348 78	144 49
Dividends unpaid	25 00	25 00		
Deposits subject to check	7,548 18	3,433 10	3,738 39	5,860 85
Certificates of deposits, demand	2,544 14	1,217 06	1,342 08	2,324 05
Certificates of deposits, time	11,998 25	10,755 05	8,671 20	9,156 23
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable	1,000 00	200 00		2,000 00
Dividends uncalled for				225 00
Totals	\$33,451 52	\$26,171 14	\$25,219 23	\$29,855 62

TURNER COUNTY BANK,

HURLEY.

STATE BANK.

W. H. ROBERTSON, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$36,179 86	\$29,745 00	\$30,496 08	\$35,414 76
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....				
Overdrafts secured.....				
Banking house.....	3,000 00	3,000 00	3,000 00	3,000 00
Furniture and fixtures.....	800 00	800 00	800 00	800 00
Other real estate.....				
Expenses paid.....				
Taxes paid.....	3,401 84	497 28	1,629 47	2,846 58
Due from other banks.....	4,390 09	4,732 13	7,123 88	5,131 08
Other property.....				
Cash items.....				
Cash on hand.....	2,051 76	3,598 77	5,121 91	4,016 41
Totals.....	\$40,823 55	\$42,373 18	\$48,171 35	\$51,208 83
LIABILITIES.				
Capital stock paid in.....	\$8,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus.....				
Undivided profits.....				8,680 59
Interest, discount and exchange.....				
Profit and loss.....	6,159 16	5,429 08	6,985 00	
Dividends unpaid.....				
Deposits subject to check.....	5,746 34	5,542 77	6,948 64	7,218 93
Certificates of deposits, demand.....	2,248 10	3,281 35	4,140 23	6,100 73
Certificates of deposits, time.....	18,169 95	13,360 98	13,596 58	13,118 58
Certified and cashier's checks.....				
Due other banks.....		4,750 00		
Notes and bills rediscounted.....			6,500 00	6,000 00
Bills payable.....	9,500 00			
Totals.....	\$49,823 55	\$42,373 18	\$48,171 35	\$51,208 83

BANK OF HURLEY,

HURLEY.

STATE BANK.

PETER ALLEN, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$13,638 13	\$9,856 89	\$13,787 25	\$12,813 19
County and school warrants.....	186 80	186 80	253 24	149 58
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....			33 12	
Overdrafts secured.....		40 69		
Banking house.....	1,283,46	1,311 16	1,311 16	1,311 16
Furniture and fixtures.....	247 24	926 96	1,051 96	1,052 26
Other real estate.....				
Expenses paid.....	734 01	1,050 28	1,357 66	1,661 28
Taxes paid.....				
Due from other banks.....	2,463 56	357 68	101 15	1,086 99
Other property.....	25 90		20 25	
Cash items.....		521 25	32 50	138 64
Cash on hand.....	2,700 77	3,058 70	2,492 36	2,193 03
Totals.....	\$21,279 87	\$17,310 41	\$20,440 65	\$20,406 13
LIABILITIES.				
Capital stock paid in.....	\$6,000 00	\$8,000 00	\$8,000 00	\$8,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	843 80	1,200 30	1,973 90	2,583 48
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	3,824 91	5,310 97	5,562 44	4,691 75
Certificates of deposits, demand.....	8,611 07	2,799 14	2,904 31	1,939 13
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due other banks.....				191 77
Notes and bills rediscounted.....			2,000 00	
Bills payable.....	2,000 00			3,000 00
Totals.....	\$21,279 87	\$17,310 41	\$20,440 65	\$20,406 13

BANK OF IPSWICH,

IPSWICH.

PRIVATE BANK (Old Law.)

A. J. BEEBE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$38,713 14	\$40,363 93	\$38,276 09	\$41,020 91
County and school warrants.....	8,576 48	9,963 41	9,019 44	8,529 78
Stocks and bonds.....	9,006 37	9,096 37	9,006 37	-----
Tax certificates.....	8,989 59	8,079 52	9,485 30	9,176 77
Overdrafts unsecured.....	33 45	375 86	1,439 78	146 66
Overdrafts secured.....	1,880 60	1,633 21	-----	312 78
Banking house.....	-----	-----	-----	-----
Furniture and fixtures.....	1,606 03	1,606 03	1,606 03	1,635 69
Other real estate.....	3,488 33	3,433 33	2,802 33	4,185 51
Expenses paid.....	392 11	1,403 50	2,542 05	320 35
Taxes paid.....	-----	-----	-----	-----
Due from other banks.....	6,570 57	3,497 32	7,437 66	-----
Other property and sundry accounts.....	1,580 15	3,128 39	2,650 18	3,674 71
Cash items.....	582 10	620 12	733 41	22 40
Cash on hand.....	2,208 11	2,028 50	2,793 51	2,595 91
Advanced on farm loans.....	2,223 09	2,181 64	2,456 93	-----
Totals.....	\$85,960 12	\$87,411 34	\$90,249 68	\$74,277 80
LIABILITIES.				
Capital stock paid in.....	\$19,600 00	\$19,600 00	\$19,600 00	\$14,400 00
Surplus.....	15,000 00	15,000 00	15,000 00	10,000 00
Undivided profits.....	-----	-----	-----	-----
Interest, discount and exchange.....	70 95	1,413 43	2,922 72	-----
Profit and loss.....	2,810 95	2,810 95	987 10	1,604 62
Dividends unpaid.....	-----	-----	-----	-----
Deposits subject to check.....	16,478 89	10,370 24	14,112 92	16,113 49
Certificates of deposits, demand.....	-----	-----	-----	-----
Certificates of deposits, time.....	28,515 13	23,565 05	24,600 77	26,069 69
Certified and cashier's checks.....	-----	-----	-----	-----
Due other banks.....	-----	208 12	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	3,000 00	14,000 00	12,500 00	6,000 00
Sundry accounts.....	484 20	442 05	436 17	-----
Totals.....	\$85,960 12	\$87,411 34	\$90,249 68	\$74,277 80

STATE BANK OF IRENE,

IRENE.

STATE BANK.

E. D. SKILLMAN, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894*
Loans and discounts.....				\$912 50
County and school warrants.....				19 50
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....				
Overdrafts secured.....				
Banking house.....				2,000 00
Furniture and fixtures.....				460 00
Other real estate.....				
Expenses paid.....				121 69
Taxes paid.....				
Due from other banks.....				2,959 93
Other property.....				
Cash items.....				
Cash on hand.....				4,104 13
Totals				\$10,637 75
LIABILITIES.				
Capital stock paid in.....				\$7,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....				
Profit and loss.....				18 13
Dividends unpaid.....				
Deposits subject to check.....				2,891 62
Certificates of deposits, demand.....				728 00
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals				\$10,637 75

*New bank.

BANK OF IROQUOIS,

IROQUOIS.

PRIVATE BANK (Old Law.)

C. F. ZIMMERMAN, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$26,951 35	\$17,765 30	\$14,540 08	\$14,582 72
County and school warrants.....	804 79	888 96	999 01	986 78
Stocks and bonds.....				
Tax certificates.....	68 84			
Overdrafts unsecured.....	399 41	681 58	286 12	790 89
Overdrafts secured.....				
Banking house.....	7,217 97	7,217 97	7,217 97	7,217 97
Furniture and fixtures.....	963 72	963 72	963 72	963 72
Other real estate.....	766 21	163 21	163 21	
Expenses paid.....	965 31	551 21	174 62	582 24
Taxes paid.....				252 20
Due from other banks.....	901 11	687 55	1,432 60	2,492 54
Other property.....				
Cash items.....		211 31	118 18	79 08
Cash on hand.....	1,670 17	1,531 76	1,393 63	1,697 62
Interest and discount account.....			39 69	
Totals.....	\$39,898 88	\$30,662 57	\$27,328 83	\$29,645 76
LIABILITIES.				
Capital stock paid in.....	\$10,200 00	\$10,200 00	\$10,200 00	\$10,200 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	1,670 55	334 27	58 93	
Profit and loss.....	1,711 93	2,109 56	1,829 79	2,620 91
Dividends unpaid.....				
Deposits subject to check.....	9,037 28	4,253 16	4,475 23	4,788 72
Certificates of deposits, demand.....	1,311 55	5 50	1,669 77	707 02
Certificates of deposits, time.....	11,574 79	7,597 73	3,496 24	4,077 70
Certified and cashier's checks.....	1 97	1 62	1 62	
Due other banks.....	300 81	690 73	602 90	
Notes and bills rediscounted.....				
Bills payable.....	4,000 00	5,500 00	4,994 35	6,684 00
Special sundry deposits.....				561 41
Totals.....	\$39,898 88	\$30,662 57	\$27,328 83	\$29,645 76

FARMERS AND MERCHANTS BANK,

IROQUOIS.

STATE BANK.

J. BALDRIDGE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$20,967 13	\$19,076 20	\$20,484 88	\$22,122 97
County and school warrants	107 00	154 68	959 52	332 75
Stocks and bonds	2,500 00	2,500 00	4,464 76	1,250 00
Tax certificates	56 28		3,202 10	3,687 45
Overdrafts unsecured	182 63	23 90		26 80
Overdrafts secured	1,118 92	93 18	268 38	
Banking house	800 00	600 00	600 00	600 00
Furniture and fixtures	200 00	400 00	400 00	400 00
Other real estate	2,165 51	1,165 51	1,141 50	1,193 80
Expenses paid	2,105 56	318 19	1,204 98	1,879 60
Taxes paid	72 28			205 80
Due from other banks	3,633 90	3,440 20	4,856 22	3,112 07
Other property	600 00	300 00		
Cash items		368 97		
Cash on hand	6,365 43	6,780 68	3,823 94	6,526 19
Totals	\$40,874 64	\$35,251 51	\$41,406 28	\$41,337 43
LIABILITIES.				
Capital stock paid in	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus	2,500 00	2,500 00	2,500 00	2,500 00
Undivided profits				
Interest, discount and exchange	4,458 03	561 91	2,953 15	4,329 23
Profit and loss				
Dividends unpaid				
Deposits subject to check	17,983 41	17,543 44	21,187 97	17,152 98
Certificates of deposits, demand	7,359 20	4,436 16	4,915 16	10,305 22
Certificates of deposits, time	2,575 00	3,210 00	2,850 00	2,050 00
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable	1,000 00	2,000 00	2,000 00	
Totals	\$40,874 64	\$35,251 51	\$41,406 28	\$41,337 43

BANK OF JEFFERSON,
JEFFERSON.

STATE BANK.

W. R. MELLRIN, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$7,447 50	\$3,784 25	\$4,015 00	\$5,766 14
County and school warrants	105 00	105 00		
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	437 97	596 39	113 71	
Overdrafts secured				
Banking house	362 64	362 64	362 64	365 14
Furniture and fixtures	474 61	475 41	475 01	475 01
Other real estate				
Expenses paid	1,308 75	1,477 18	1,692 80	1,910 05
Taxes paid				73 02
Due from other banks	1,349 10	449 52	1,598 87	1,533 12
Other property				
Cash items				
Cash on hand	853 73	1,078 94	1,728 23	1,842 50
Totals	\$12,339 30	\$8,329 33	\$9,986 26	\$11,964 08
LIABILITIES.				
Capital stock paid in	\$3,750 00	\$3,750 00	\$3,750 00	\$3,750 00
Surplus				
Undivided profits				
Interest, discount and exchange	1,941 09	1,950 34	2,202 93	2,692 13
Profit and loss				
Dividends unpaid				
Deposits subject to check	200 56	1,001 09	2,682 33	2,219 75
Certificates of deposits, demand	225 00	75 00	74 00	75 00
Certificates of deposits, time	5,132 00	1,552 00	1,277 00	3,225 10
Certified and cashier's checks				
Due other banks	1,090 65			
Notes and bills rediscounted				
Bills payable				
Totals	\$12,339 30	\$8,329 33	\$9,986 26	\$11,964 08

CASE & WHITBECK, BANKERS,

KIMBALL.

STATE BANK.

A. C. WHITBECK, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$39,838 30	\$20,577 43	\$20,736 89	\$23,975 31
County and school warrants.....	6,437 27	4,107 65	4,158 84	2,499 65
Bonds.....	3,000 00	1,100 00	1,100 00	-----
Tax certificates.....	-----	-----	-----	-----
Overdrafts unsecured.....	-----	95 50	6 39	43 88
Overdrafts secured.....	-----	-----	-----	-----
Banking house.....	2,325 00	4,325 00	2,325 00	2,325 00
Furniture and fixtures.....	1,340 00	1,340 00	1,340 00	1,340 00
Other real estate.....	-----	-----	-----	-----
Expenses paid.....	819 47	466 04	161 95	806 35
Taxes paid.....	118 44	-----	146 92	146 92
Due from other banks.....	8,338 33	12,630 38	13,759 92	20,450 62
Other property.....	-----	-----	-----	-----
Cash items.....	25 80	-----	152 63	26 65
Cash on hand.....	3,765 35	9,448 75	5,220 81	5,213 52
Totals.....	\$66,007 96	\$52,090 75	\$49,109 35	\$56,017 00
LIABILITIES.				
Capital stock paid in.....	\$4,900 00	\$4,900 00	\$4,900 00	\$4,900 00
Surplus.....	250 00	1,100 00	1,100 00	1,100 00
Undivided profits.....	-----	-----	-----	-----
Interest, discount and exchange.....	1,548 72	914 21	514 78	-----
Profit and loss.....	169 16	267 84	1,374 54	3,419 56
Dividends unpaid.....	-----	-----	-----	-----
Deposits subject to check.....	20,592 39	14,317 83	11,937 38	11,623 34
Certificates of deposits, demand.....	38,547 69	10,214 30	6,184 30	3,609 30
Certificates of deposits, time.....	-----	20,386 60	23,098 35	31,365 70
Certified and cashier's checks.....	-----	-----	-----	-----
Due other banks.....	-----	-----	-----	-----
Notes and bills rediscounted.....	-----	-----	-----	-----
Bills payable.....	-----	-----	-----	-----
Totals.....	\$66,007 96	\$52,090 75	\$49,109 35	\$56,017 00

KIMBALL STATE BANK,

KIMBALL.

STATE BANK.

W. H. WYANT, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$26,135 40	\$10,145 64	\$14,004 32	\$18,552 25
County and school warrants	1,700 42	1,869 30	2,080 07	1,233 75
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	529 28		34 40	509 95
Overdrafts secured			71 72	
Banking house				
Furniture and fixtures				
Other real estate				
Expenses paid	987 19	173 71	637 34	385 76
Taxes paid				
Due from other banks	5,238 74	1,707 79	4,106 35	2,483 33
Other property				
Cash items	172 62	10 70	127 33	450 05
Cash on hand	7,340 42	9,016 32	8,992 98	10,445 13
Totals	\$42,110 13	\$28,983 46	\$30,144 51	\$34,060 25
LIABILITIES.				
Capital stock paid in	\$3,500 00	\$4,000 00	\$4,000 00	\$4,500 00
Surplus	500 00	500 00	500 00	1,000 00
Undivided profits	1,389 06			582 14
Interest, discount and exchange				
Profit and loss		533 95	1,578 52	
Dividends unpaid				
Deposits subject to check	23,627 27	15,534 46	15,328 64	17,949 61
Certificates of deposits, demand	13,093 80	8,415 05	8,737 35	10,028 50
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals	\$42,110 13	\$28,983 46	\$30,144 51	\$34,060 25

BANK OF LAKE PRESTON,

LAKE PRESTON.

PRIVATE BANK.

MILLS & LLOYD, Cashiers.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$22,134 07	\$18,781 30	\$16,846 12	\$24,596 27
County and school warrants.....				
Stocks and bonds.....	145 75	207 25	265 75	329 75
Tax certificates.....				
Overdrafts unsecured.....	85 71		10 00	157 94
Overdrafts secured.....	238 07	264 76	78 29	663 13
Banking house.....	1,260 56	1,075 75	2,004 83	2,004 83
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	911 11		765 55	4,115 89
Expenses paid.....		1,718 22	277 54	1,000 20
Taxes paid.....			53 32	168 00
Due from other banks.....	5,375 98	6,178 04	6,261 90	3,883 96
Other property.....				
Cash items.....				
Cash on hand.....	6,677 62	4,521 72	3,928 95	1,218 17
Freight account.....	69 36			
Totals.....	\$37,898 23	\$34,647 04	\$31,522 25	\$39,078 14
LIABILITIES.				
Capital stock paid in.....	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....				
Profit and loss.....	3,850 83	4,918 03	3,490 77	5,841 17
Dividends unpaid.....				
Deposits subject to check.....	11,591 08	9,591 38	8,414 01	4,681 11
Certificates of deposits, demand.....	870 85	1,458 77	1,210 57	733 31
Certificates of deposits, time.....	3,020 93	3,060 93	2,130 28	3,771 85
Special deposits.....			1,500 00	1,500 00
Notes and bills rediscounted.....	12,573 45	9,532 35	8,984 71	15,787 16
Bills payable.....	975 00	975 00	775 00	1,700 00
Insurance and notary public account.....	66 09	110 58	16 91	63 54
Totals.....	\$37,898 23	\$34,647 04	\$31,522 25	\$39,078 14

MERCHANTS EXCHANGE BANK,

LAKE PRESTON.

PRIVATE BANK (Old Law).

H. J. OLESTON, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$27,802 80	\$24,736 72	\$20,378 72	\$15,720 39
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	168 97		78 98	34 22
Overdrafts secured.....		34 93		
Banking house.....	2,006 76	2,006 76	1,500 00	1,711 26
Furniture and fixtures.....	794 15	827 20	727 20	738 60
Other real estate.....			506 76	3,000 00
Expenses paid.....	321 67	1,225 34	436 21	1,337 49
Taxes paid.....				
Due from other banks.....	396 85	945 89	2,995 98	1,561 13
Other property.....				
Cash items.....				
Cash on hand.....	2,025 01	2,819 96	1,853 44	1,156 25
Totals.....	\$33,517 21	\$32,596 80	\$28,477 29	\$26,159 34
LIABILITIES.				
Capital stock paid in.....	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus.....			232 11	
Undivided profits.....				
Interest, discount and exchange.....	328 68	539 95	357 69	
Profit and loss.....	254 57	917 01	318 56	1,590 55
Dividends unpaid.....				
Deposits subject to check.....	7,219 56	5,959 24	6,497 25	5,099 11
Certificates of deposits, demand and time.....	2,214 40		111 68	350 00
Certificates of deposits, time.....		3,680 00	3,860 00	4,619 68
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....	13,500 00	11,500 00	7,000 00	4,500 00
Bills payable.....				
Totals.....	\$33,517 21	\$32,596 80	\$28,477 29	\$26,159 34

COMMERCIAL BANK,

LANGFORD.

PRIVATE BANK.

JOHN C. BASSETT, Cashier.

RESOURCES.	Report of June 10, 1893	Report of Oct. 21, 1893	Report of Feb. 15, 1894	Report of June 13, 1894
Loans and discounts.....	\$24,946 10	\$23,562 04	\$19,972 87	\$27,034 27
County and school warrants.....		102 40		
Stocks and bonds.....				
Tax certificates.....				36 63
Overdrafts unsecured.....	23 36	220 80	425 55	75 75
Overdrafts secured.....				300 00
Banking house.....				
Furniture and fixtures.....	791 82	823 07	823 07	823 07
Other real estate.....	7,000 90	6,037 40	6,037 40	2,037 40
Expenses paid.....	1,125 77	1,888 91	316 30	1,035 31
Taxes paid.....				
Due from other banks.....	1,227 95	3,714 27	4,576 14	3,008 87
Other property.....	450 29	372 74	1,487 18	508 34
Cash items.....		1,574 13		73 30
Cash on hand.....	3,172 81	2,994 81	1,201 71	2,373 13
Totals.....	\$39,829 00	\$41,320 63	\$34,840 22	\$38,296 12
LIABILITIES.				
Capital stock paid in.....	\$6,000 00	\$6,000 00	\$6,000 00	\$6,000 00
Surplus.....	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits.....			639 97	
Interest, discount and exchange.....	1,864 06	2,328 85	399 27	
Profit and loss.....	180 28	356 89	240 70	1,406 20
Dividends unpaid.....				
Deposits subject to check.....	19,648 89	19,936 64	12,166 07	10,192 60
Certificates of deposits, demand.....	1,250 77	2,537 52	1,885 18	\$42 24
Certificates of deposits, time.....	9,885 00	8,576 00	8,149 00	9,795 00
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....		500 00	5,000 00	9,000 00
Insurance account.....		84 73		
Totals.....	\$39,829 00	\$41,320 63	\$34,840 22	\$38,296 12

BANK OF LANGFORD,
LANGFORD.

PRIVATE BANK.

L. R. KNIGHT, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$5,580 60	\$5,972 56	\$3,980 91	\$4,657 06
County and school warrants.....	42 60	74 25	107 85	130 50
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	10 00			
Overdrafts secured.....		112 58	53 84	26 65
Banking house.....	950 00	950 00	950 00	950 00
Furniture and fixtures.....	850 00	850 00	850 00	850 00
Other real estate.....	200 00	200 00	575 00	575 00
Expenses paid.....	93 45	70 63	16 51	149 80
Taxes paid.....	68 62			170 41
Due from other banks.....	2,220 32	1,877 61	1,711 44	1,115 84
Other property.....	200 00	3,000 00	100 00	112 00
Cash items.....		44 00		
Cash on hand.....	5,040 90	3,514 02	1,949 93	900 73
Totals	\$15,265 58	\$13,965 65	\$10,295 48	\$9,638 89
LIABILITIES.				
Capital stock paid in.....	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	149 30	176 91	23 20	227 27
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	4,128 04	4,684 34	1,736 19	1,182 57
Certificates of deposits, demand.....	2,816 50	603 00	821 50	957 00
Certificates of deposits, time.....	3,167 00	3,493 50	2,713 20	2,269 70
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....				
Record fees.....	4 65	7 90	1 30	
Totals	\$15,265 58	\$13,965 65	\$10,295 48	\$9,638 89

EXCHANGE BANK,

LENNOX.

PRIVATE BANK.

LOUIS JACOBS, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$44,433 95	\$26,011 75	\$23,793 95	\$27,922 61
County and school warrants				
Stocks and bonds				
Tax certificates			67 22	34 61
Overdrafts unsecured	1,439 15	115 28	724 15	623 40
Overdrafts secured				
Banking house	2,541 34	6,249 61	6,464 11	6,471 11
Furniture and fixtures	870 00	1,722 50	1,604 00	1,606 75
Other real estate	4,230 00	3,255 00	3,225 00	3,225 00
Expenses paid	26 77	1,276 42	457 82	1,032 43
Taxes paid				
Due from other banks	6,005 52	7,039 54	6,602 46	10,032 86
Other property				
Cash items	300 00	593 65	858 20	7
Cash on hand	3,536 84	3,055 69	4,080 21	3,009 08
Miscellaneous				873 76
Totals	\$63,383 57	\$49,319 44	\$47,877 12	\$54,831 61
LIABILITIES.				
Capital stock paid in	\$12,000 00	\$12,000 00	\$12,000 00	\$12,000 00
Surplus			120 08	120 08
Undivided profits				
Interest, discount and exchange	242 14	787 64	420 83	
Profit and loss	402 08	627 96	371 70	2,183 22
Dividends unpaid				
Deposits subject to check	15,073 21	11,408 51	14,727 90	15,009 95
Certificates of deposits, demand				
Certificates of deposits, time	35,316 14	22,345 33	18,576 61	19,858 36
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable	350 00	2,050 00	1,660 00	5,660 00
Totals	\$63,383 57	\$49,319 44	\$47,877 12	\$54,831 61

STATE BANK OF LEOLA,

LEOLA.

STATE BANK.

CORWIN JOHNSON, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$6,089 81	\$5,471 62	\$5,008 72	\$5,171 35
County and school warrants.....	915 38	508 09	164 28	153 85
Stocks and bonds.....				
Tax certificates.....	1,264 95	1,005 91	547 27	
Overdrafts unsecured.....	84	252 37	3 46	6 43
Overdrafts secured.....	251 91			
Banking house.....		1,000 00	1,000 00	1,000 00
Furniture and fixtures.....		600 00	600 00	600 00
Other real estate.....			58 22	481 83
Expenses paid.....	452 60	34 26	7 33	343 33
Taxes paid.....				
Due from other banks.....	1,584 88	1,147 82	1,221 09	673 33
Other property.....				78 60
Cash items.....	81 00	13 00	10 30	105 60
Cash on hand.....	2,032 66	1,119 52	1,290 34	1,327 24
Totals.....	\$12,677 03	\$11,332 59	\$9,917 01	\$9,941 56
LIABILITIES.				
Capital stock paid in.....	\$4,100 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus.....	175 00	200 00	225 00	225 00
Undivided profits.....				
Interest, discount and exchange.....	570 83	44 14	20 61	
Profit and loss.....	171 51	14 00	22 19	529 08
Dividends unpaid.....				
Deposits subject to check.....	6,771 50	4,720 09	2,929 76	2,875 28
Certificates of deposits, demand.....	888 19	354 36	719 45	312 20
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....		1,000 00	1,000 00	1,000 00
Totals.....	\$12,677 03	\$11,332 59	\$9,917 01	\$9,941 56

LESTERVILLE STATE BANK,

LESTERVILLE.

STATE BANK.

W. A. MEYER, Cashier.

RESOURCES.	Report of June 12, 1894	Report of Oct. 21, 1893	Report of Feb. 13, 1894	Report of June 13, 1894
Loans and discounts	\$6,443 00	\$4,270 30	\$2,452 40	\$5,240 52
County and school warrants				
Stocks and bonds	3,000 00	3,000 00	3,000 00	3,000 00
Tax certificates				
Overdrafts unsecured	33 32	425 88	1 35	43 31
Overdrafts secured				
Banking house		830 00	1,041 60	1,041 60
Furniture and fixtures	1,009 38	1,028 38	1,023 68	1,032 63
Other real estate		200 00		
Expenses paid	298 52	462 48	102 40	375 03
Taxes paid				
Due from other banks	3,896 65	1,355 53	8,171 24	6,866 05
Other property				
Cash items				
Cash on hand	3,505 28	3,259 69	3,138 83	1,169 06
Totals	\$18,186 15	\$14,832 26	\$18,932 10	\$18,768 20
LIABILITIES.				
Capital stock paid in	\$10,000 00	\$10,000 00	\$10,000 00	\$5,000 00
Surplus	75 00		601 36	
Undivided profits				
Interest, discount and exchange	515 78	915 63	285 64	
Profit and loss		180 78	5 06	697 44
Dividends unpaid				
Deposits subject to check	7,404 06	3,302 82	7,595 10	10,869 76
Certificates of deposits, demand			400 00	
Certificates of deposits, time	100 00			22 01
Certified and cashier's checks				
Due other banks		433 03	45 00	
Notes and bills rediscounted				
Bills payable				
Commissioners	91 31			
Totals	\$18,186 15	\$14,832 26	\$18,932 10	\$18,768 20

MADISON STATE BANK,
MADISON.

STATE BANK.

J. L. JONES, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$34,772 98	\$32,172 07	\$27,783 23	\$31,097 23
County and school warrants	199 00	516 00	497 00	45 00
Stocks and bonds	957 86	---	97 46	44 00
Tax certificates	160 78	87 25	113 00	121 80
Overdrafts unsecured	757 50	538 33	687 64	1,304 08
Overdrafts secured	---	---	---	---
Banking house	51 00	51 00	51 00	60 00
Furniture and fixtures	---	---	---	707 50
Other real estate	457 72	631 99	185 44	443 25
Expenses paid	285 00	285 00	285 00	438 00
Taxes paid	6,686 62	5,694 59	7,450 54	8,203 27
Due from other banks	1,103 39	2,352 42	3,136 02	740 86
Other property	135 78	---	622 97	151 00
Cash items	2,694 22	2,918 08	2,022 91	2,010 05
Cash on hand	---	---	---	---
Totals	\$48,261 85	\$45,246 73	\$42,842 21	\$45,366 13
LIABILITIES.				
Capital stock paid in	\$20,000 00	\$22,500 00	\$22,500 00	\$25,000 00
Surplus	---	---	---	---
Undivided profits	---	---	---	---
Interest, discount and exchange	3,348 22	3,008 00	322 42	---
Profit and loss	773 54	798 03	4,253 71	5,346 34
Dividends unpaid	---	---	---	---
Deposits subject to check	7,980 43	5,198 65	5,554 85	4,764 49
Certificates of deposits, demand	793 61	350 00	2,084 22	3,448 32
Certificates of deposits, time	14,331 31	11,457 31	7,092 24	5,772 24
Certified and cashier's checks	1,034 74	1,034 74	1,034 74	1,034 74
Due other banks	---	---	---	---
Notes and bills rediscounted	---	---	---	---
Bills payable	---	---	---	---
Totals	\$48,261 85	\$45,246 73	\$42,842 21	\$45,366 13

STATE BANK OF MELLETTTE,

MELLETTTE.

STATE BANK.

E. C. ISSENHUTH, Cashier.

RESOURCES.	Report of June 12, 1893*	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts		\$5,008 70	\$5,534 35	\$7,714 66
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured				
Overdrafts secured				
Banking house		1,063 21	1,068 43	1,068 43
Furniture and fixtures		438 85	536 58	536 58
Other real estate				
Expenses paid		1,086 15	1,639 76	2,337 15
Taxes paid			5 60	5 60
Due from other banks		2,729 36	3,119 75	7,033 64
Other property				
Cash items				
Cash on hand		2,979 27		1,288 74
Totals		\$13,305 54	\$11,904 47	\$19,984 80
LIABILITIES.				
Capital stock paid in		\$5,000 00	\$5,000 00	\$5,000 00
Surplus				
Undivided profits				
Interest, discount and exchange		656 20	1,218 50	1,779 46
Profit and loss				
Dividends unpaid				
Deposits subject to check		5,981 86	3,935 64	3,788 41
Certificates of deposits, demand		1,667 48		9,416 90
Certificates of deposits, time			2,650 33	
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals		\$13,305 54	\$11,904 47	\$19,984 80

*New bank.

EXCHANGE BANK,

MENNO.

STATE BANK.

J. SCHNAIDT, JR., Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$8,892 44	\$9,918 31	\$9,579 59	\$8,959 22
County and school warrants		5 00	25 61	
Stocks and bonds				
Tax certificates				
Overdrafts unsecured				
Overdrafts secured	6,725 11	2,425 46	660 54	340 15
Banking house	1,400 00	1,400 00	1,400 00	1,400 00
Furniture and fixtures	1,000 00	1,000 00	1,010 00	1,047 00
Other real estate				
Expenses paid	135 72	248 56	18 50	182 33
Taxes paid		36 55		61 58
Due from other banks	14,874 60	6,502 23	12,581 95	4,371 85
Other property				
Cash items	58 84			
Cash on hand	4,665 80	4,346 70	7,135 49	8,428 75
Totals	\$37,752 21	\$25,882 81	\$32,420 68	\$24,700 88
LIABILITIES.				
Capital stock paid in	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus				
Undivided profits				
Interest, discount and exchange	730 73	958 15	136 41	
Profit and loss	429 50	685 37	140 10	805 31
Dividends unpaid				
Deposits subject to check	16,704 61	5,927 66	14,727 42	9,208 94
Certificates of deposits, demand		3,176 63	3,506 75	1,921 63
Certificates of deposits, time	9,887 37	5,135 00	3,850 00	2,795 00
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals	\$37,752 21	\$25,882 81	\$32,420 68	\$24,700 88

MERCHANTS BANK,

MILBANK.

STATE BANK.

W. B. SAUNDERS, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$60,734 30	\$36,015 23	\$34,018 01	\$35,088 26
County and school warrants			75 48	
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	1,349 47	717 74	111 53	1,574 53
Overdrafts secured	1,042 79			
Banking house	2,887 39	2,887 39	2,887 39	2,887 39
Furniture and fixtures	2,002 87	2,002 87	2,002 87	2,002 87
Other real estate				
Expenses paid	296 67	414 43	414 43	118 46
Taxes paid				
Due from other banks	9,066 13	17,585 35	12,789 73	15,060 40
Other property				
Cash items	118 47	212 35	84 74	60 45
Cash on hand	4,073 58	10,375 86	8,572 85	3,207 54
Totals	\$81,571 67	\$70,211 22	\$69,586 66	\$59,999 90
LIABILITIES.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus	1,000 00	1,000 00	1,250 00	1,250 00
Undivided profits	809 96			
Interest, discount and exchange	2,383 57	858 66	607 88	
Profit and loss		2,124 82	1,054 08	2,255 97
Dividends unpaid				
Deposits subject to check	27,426 81	24,875 51	19,536 43	17,402 04
Certificates of deposits, demand	1,825 00	1,255 67	1,561 92	281 00
Certificates of deposits, time	22,551 18	14,413 05	11,237 87	12,773 27
Certified and cashier's checks				
Due other banks	575 15	682 91	338 48	1,037 62
Notes and bills rediscounted				
Bills payable				
Totals	\$81,571 67	\$70,211 22	\$69,586 66	\$59,999 90

FARMERS BANK,
MILBANK.

STATE BANK.

F. B. ROBERTS, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$39,020 74	\$33,817 36	\$30,461 26	\$35,808 09
County and school warrants				
Stocks and bonds				
Tax certificates			65 02	45 61
Overdrafts unsecured	272 12	191 17	255 65	170 10
Overdrafts secured				
Banking house				
Furniture and fixtures	1,134 55	1,134 55	1,142 05	1,157 05
Other real estate				
Expenses paid	2,759 33	309 00	1,655 92	534 37
Taxes paid	305 05			343 00
Due from other banks	11,554 60	13,824 42	11,855 59	6,649 41
Other property				
Cash items				
Cash on hand	3,798 31	3,026 79	2,007 36	1,651 40
Profit and loss		1,080 28		
Totals	\$58,844 79	\$53,383 57	\$47,443 75	\$46,359 03
LIABILITIES.				
Capital stock paid in	\$20,000 00	\$21,750 00	\$22,500 00	\$24,500 00
Surplus	1,500 00	1,500 00	1,500 00	1,500 00
Undivided profits				
Interest, discount and exchange				
Profit and loss	4,347 52	350 04	3,049 22	1,312 18
Dividends unpaid	310 09			
Deposits subject to check		100 00		
Certificates of deposits, demand	17,372 32	17,339 05	12,795 18	11,163 48
Certificates of deposits, time				
Certified and cashier's checks	15,314 86	12,343 88	7,509 35	7,883 37
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals	\$58,844 79	\$53,383 57	\$47,443 75	\$46,359 03

CITIZENS BANK,

MILLER.

PRIVATE BANK.

W. H. WATERS, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$6,649 00	\$6,100 49	\$8,673 66	\$9,783 67
County and school warrants.....	848 27	945 66	407 83	1,203 18
Stocks and bonds.....				
Tax certificates.....	176 78	176 78	204 26	326 70
Overdrafts unsecured.....			1,136 33	772 18
Overdrafts secured.....	617 84	4,569 53		
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Expenses paid.....	45 40	1 05	3 65	113 65
Taxes paid.....				
Due from other banks.....	7,701 89	5,548 60	12,559 19	12,558 10
Other property.....				
Cash items.....				
Cash on hand.....	9,227 15	6,978 34	8,357 75	5,839 62
Totals.....	\$25,266 33	\$24,320 45	\$31,402 67	\$30,597 19
LIABILITIES.				
Capital stock paid in.....	\$8,000 00	\$8,000 00	\$8,000 00	\$8,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	236 85	57 07	182 60	
Profit and loss.....	33 50	15 00	72 39	378 35
Dividends unpaid.....				
Deposits subject to check.....	15,895 98	16,248 38	23,147 59	22,208 84
Certificates of deposits, demand.....	1,100 00			10 00
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$25,266 33	\$24,320 45	\$31,402 67	\$30,597 19

SECURITY BANK OF MITCHELL,

MITCHELL.

PRIVATE BANK (Old Law).

H. B. KIBBEN, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$63,180 44	\$42,354 52	\$36,235 82	\$55,097 89
County and school warrants	10 00			
Stocks and bonds	311 00	506 07	301 79	414 99
Tax certificates				
Overdrafts unsecured	1,182 73	865 56	2,242 30	538 55
Overdrafts secured				
Banking house	7,500 00	7,500 00	7,500 00	7,500 00
Furniture and fixtures	1,800 00	1,800 00	1,800 00	1,800 00
Other real estate	1,284 06	1,350 00	1,350 00	1,350 00
Expenses paid	3,017 97	767 36	1,815 01	2,962 62
Taxes paid	422 65			541 76
Due from other banks	4,894 31	7,219 47	12,444 80	9,690 60
Other property				
Cash items	1,643 58			
Cash on hand	8,553 32	7,376 13	9,103 40	8,488 74
Demand loans			2,744 21	
Totals	\$93,800 06	\$69,739 11	\$75,537 33	\$88,385 15
LIABILITIES.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus				
Undivided profits			500 00	500 00
Interest, discount and exchange				
Profit and loss	5,260 07	1,520 60	2,610 23	
Dividends unpaid	447 66	59 66	390 99	4,793 00
Deposits subject to check		2,000 00		
Certificates of deposits, demand	45,024 99	26,630 28	35,712 30	32,110 81
Certificates of deposits, time	2,302 00	1,980 31	1,192 59	3,211 84
Certified and cashier's checks	8,396 60	6,980 99	6,793 49	8,164 73
Due other banks (deposits)				
Notes and bills rediscounted	2,368 74	567 18	3,328 73	9,604 77
Bills payable	5,000 00	5,000 00		5,000 00
Totals	\$93,800 06	\$69,739 11	\$75,537 33	\$88,385 15

MONTROSE BANK,

MONTROSE.

STATE BANK.

A. C. HUTCHINSON, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$29,753 67	\$24,076 54	\$19,898 48	\$22,905 38
County and school warrants				
Stocks and bonds				
Tax certificates	108 82	108 82	108 82	108 82
Overdrafts unsecured				
Overdrafts secured				
Banking house	721 85			
Furniture and fixtures	928 02	928 27	928 27	928 27
Other real estate		1,858 69	3,553 51	3,608 51
Expenses paid	737 94	1,240 38	188 74	691 82
Taxes paid				
Due from other banks	3,022 20	5,463 54	4,098 53	1,494 51
Other property		375 85	318 35	413 35
Cash items				
Cash on hand	3,027 10	2,031 74	1,544 76	1,366 60
Personal property	700 00			
Totals	\$38,999 60	\$36,083 83	\$30,639 46	\$31,517 26
LIABILITIES.				
Capital stock paid in	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus	9,840 40	9,840 40	10,000 00	10,000 00
Undivided profits	889 43		318 43	400 92
Interest, discount and exchange				
Profit and loss		1,565 13		
Dividends unpaid				
Deposits subject to check	8,092 83	8,655 11	6,648 43	4,272 49
Certificates of deposits, demand	426 85	82 10	58 85	58 85
Certificates of deposits, time	4,750 09	3,941 09	3,613 75	1,785 00
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted	5,000 00	2,000 00		5,000 00
Bills payable				
Totals	\$38,999 60	\$36,083 83	\$30,639 46	\$31,517 26

DAVISON COUNTY BANK.

MT. VERNON.

PRIVATE BANK (Old Law).

H. H. GARY, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$52,733 77	\$46,457 82	\$41,891 17	\$44,682 19
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	2,044 66	1,549 55	128 05	1,684 67
Overdrafts secured.....				
Banking house.....	1,347 00	1,347 00	1,301 79	1,370 01
Furniture and fixtures.....	1,289 44	1,294 44	1,365 81	1,315 16
Other real estate.....	5,200 23	3,543 94	2,300 00	2,300 00
Expenses paid.....	1,435 49	654 56	267 91	1,055 57
Taxes paid.....				506 75
Due from other banks.....	4,771 79	5,057 07	3,118 86	2,061 56
Other property.....	1,541 59		1,766 09	601 58
Cash items.....				
Cash on hand.....	2,021 96	1,970 83	3,188 21	2,013 87
Totals.....	\$72,385 93	\$61,875 21	\$55,329 36	\$57,591 36
LIABILITIES.				
Capital stock paid in.....	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus.....		708 29	1,012 79	1,012 79
Undivided profits.....				
Interest, discount and exchange.....				
Profit and loss.....	4,242 47	893 69	880 47	2,817 70
Dividends unpaid.....				
Deposits subject to check.....	9,887 98	9,006 63	9,065 69	4,987 01
Certificates of deposits, demand.....	4,674 08	2,106 18	839 53	2,368 99
Certificates of deposits, time.....	5,581 40	5,570 42	3,530 88	3,494 87
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....	8,000 00	3,500 00		3,600 00
Totals.....	\$72,385 93	\$61,875 21	\$55,329 36	\$57,591 36

CITIZENS BANK OF PARKER,

PARKER.

STATE BANK.

B. W. KUMLER, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$47,853 88	\$34,056 88	\$30,375 29	\$38,256 74
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	1,108 94	499 83	362 31	329 50
Overdrafts secured.....				
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....				
Other real estate.....				
Expenses paid.....	2,724 83	3,195 10	3,788 20	4,528 57
Taxes paid.....				
Due from other banks.....	24,550 80	8,266 86	17,462 98	10,084 19
Other property.....				
Cash items.....				
Cash on hand.....	7,089 36	7,051 36	11,729 08	9,776 95
Totals.....	\$88,327 81	\$58,070 03	\$68,717 86	\$67,975 95
LIABILITIES.				
Capital stock paid in.....	\$8,000 00	\$9,000 00	\$9,000 00	\$10,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	7,769 63	9,151 81	10,525 74	
Profit and loss.....	5,225 70	5,400 62	5,949 31	17,921 05
Dividends unpaid.....				
Deposits subject to check.....	37,988 33	17,770 85	29,968 61	29,558 27
Certificates of deposits, demand.....	29,344 15	12,746 75	13,274 20	10,496 63
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....		4,000 00		
Totals.....	\$88,327 81	\$58,070 03	\$68,717 86	\$67,975 95

PARKSTON STATE BANK,

PARKSTON.

STATE BANK.

H. E. CASTEEL, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$20,091 72	\$21,894 20	\$26,387 10	\$31,723 78
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	475 21	117 99	176 60	454 49
Overdrafts secured.....				
Banking house.....	2,200 00	2,200 00	2,200 07	2,402 77
Furniture and fixtures.....	962 90	872 90	885 35	978 10
Other real estate.....	505 03	505 03	1,425 29	2,555 91
Expenses paid.....	831 14	944 35	1,819 25	2,809 16
Taxes paid.....				
Due from other banks.....	3,538 75	5,234 50	7,919 34	291 69
Other property.....				
Cash items.....	814 19		183 25	84 42
Cash on hand.....	4,944 54	5,729 72	4,620 81	4,399 96
Totals.....	\$43,364 08	\$37,499 38	\$45,632 66	\$45,760 28
LIABILITIES.				
Capital stock paid in.....	\$10,400 00	\$11,700 00	\$11,700 00	\$11,700 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	280 66	654 83	2,616 93	4,122 82
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	11,812 92	10,003 05	14,710 63	10,304 01
Certificates of deposits, demand.....	2,549 00	190 00	1,590 00	608 35
Certificates of deposits, time.....	16,321 50	14,951 50	15,015 10	19,025 10
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....	2,000 00			
Totals.....	\$43,364 08	\$37,499 38	\$45,632 66	\$45,760 28

HUTCHINSON COUNTY BANK,

PARKSTON.

STATE BANK.

W. H. SHAW, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$13,213 00	\$10,290 00	\$13,034 13	\$13,018 47
County and school warrants	30 00		80 00	170 50
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	248 40	81 10	817 26	175 34
Overdrafts secured				
Banking house		1,236 14	1,236 14	1,262 80
Furniture and fixtures	474 45	1,143 08	1,143 08	1,143 08
Other real estate	345 25			
Expenses paid	16 51	383 54	243 19	3 00
Taxes paid				
Due from other banks	2,213 39	2,810 75	4,377 14	4,038 18
Other property				
Cash items				
Cash on hand	2,353 24	2,001 04	2,688 80	2,903 24
Totals	\$18,900 93	\$18,043 24	\$23,626 64	\$23,405 60
LIABILITIES.				
Capital stock paid in	\$6,000 00	\$6,000 00	\$10,000 00	\$10,000 00
Surplus	50 00	50 00		80 00
Undivided profits	53 21	407 47		
Interest, discount and exchange	47 32		807 38	145 89
Profit and loss				
Dividends unpaid				
Deposits subject to check	6,600 40	4,516 77	8,011 76	6,907 34
Certificates of deposits, demand	300 00	619 00	1,007 50	832 37
Certificates of deposits, time	5,850 00	5,450 00	3,800 00	5,850 00
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable		1,000 00		
Totals	\$18,900 93	\$18,043 24	\$23,626 64	\$23,405 60

THE PIERRE SAVINGS BANK,

PIERRE.

PRIVATE BANK (Old Law).

B. J. BINFORD, Treasurer.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$92,160 60	\$77,287 37	\$80,336 62	\$95,360 51
County and school warrants.....				
Stocks and bonds.....		10,000 00	10,065 40	10,065 40
Tax certificates.....	4,365 96	4,356 16	4,174 15	3,530 04
Overdrafts unsecured.....	2 35			
Overdrafts secured.....				
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....				
Other real estate.....	13,517 38	14,366 77	15,387 68	22,356 77
Expenses paid.....	1,672 05	923 60	262 87	1,289 12
Taxes paid.....	789 70			
Due from other banks.....	13,271 51	7,457 35	9,927 88	5,845 33
Other property.....				
Cash items.....				
Cash on hand.....				
Totals.....	\$130,779 55	\$119,331 25	\$125,254 60	\$143,457 17
LIABILITIES.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus.....	4,000 00	5,000 00	5,000 00	5,000 00
Undivided profits.....				
Interest.....	4,758 03	2,040 75	2,075 26	
Profit and loss.....	453 50	110 75	127 00	4,152 73
Dividends unpaid.....				
Deposits subject to check.....	423 00			
Certificates of deposits, demand.....	25,645 02	12,929 75	5,152 34	12,292 23
Certificates of deposits, time.....	45,500 00	47,300 00	54,600 00	51,600 00
Certified and cashier's checks.....				
Due other banks.....				2,602 21
Notes and bills rediscounted.....		1,950 00	8,300 00	12,800 00
Bills payable.....				5,000 00
Totals.....	\$130,779 55	\$119,331 25	\$125,254 60	\$143,447 17

BANK OF PLANKINTON,

PLANKINTON.

PRIVATE BANK (Old Law).

FRED L. STEVENS, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$31,542 70	\$26,075 48	\$25,920 40	\$24,394 17
County and school warrants.....	1,540 36	1,970 46	1,087 65	1,621 20
Stocks and bonds.....		140 00	140 00	140 00
Tax certificates.....			51 97	112 70
Overdrafts unsecured.....				
Overdrafts secured.....	3,085 00	3,134 31	3,731 78	3,391 75
Banking house.....	5,000 00	5,000 00	5,000 00	5,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	1,097 43	922 43	1,281 58	1,205 33
Expenses paid.....	973 74	593 22	237 17	1,092 49
Taxes paid.....	318 89			505 38
Due from other banks.....	4,231 21	9,163 49	9,532 04	11,051 21
Other property.....		500 00	1,197 85	612 50
Cash items.....				
Cash on hand.....	4,267 05	8,431 71	5,018 87	6,727 57
Totals.....	\$53,956 47	\$56,931 10	\$54,799 31	\$56,944 45
. LIABILITIES.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	2,121 18	1,010 23	807 87	
Profit and loss.....	847 01	1,705 71	2,922 69	3,596 94
Dividends unpaid.....				
Deposits subject to check.....	11,482 67	17,215 16	17,898 75	20,347 51
Certificates of deposits, demand.....	6,600 00	10,500 00	8,170 00	8,000 00
Certificates of deposits, time.....	4,000 00			
Certified and cashier's checks.....				
Due other banks.....	5 61			
Notes and bills rediscounted.....				
Bills payable.....		1,500 00		
Totals.....	\$53,956 47	\$56,931 10	\$54,799 31	\$56,944 45

CITIZENS BANK,

PUKWANA.

PRIVATE BANK.

J. S. SANBORN, Cashier.

RESOURCES.	Report of June 12, 1894	Report of Oct. 21, 1893	Report of Feb. 13, 1894	Report of June 13, 1894
Loans and discounts.....	\$1,302 56	\$841 53	\$1,425 69	\$1,876 26
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	312 19	54 26	77 80	140 37
Overdrafts secured.....	352 08	371 08	358 60	138 93
Banking house.....				
Furniture and fixtures.....	711 18	711 18	711 18	712 93
Other real estate.....				1,200 00
Expenses paid.....	270 64	321 17	426 20	514 03
Taxes paid.....				
Due from other banks.....	1,153 11	1,283 85	565 87	672 13
Other property.....				
Cash items.....				
Cash on hand.....	1,750 57	935 62	1,461 64	861 29
Totals	\$5,852 33	\$4,518 69	\$5,026 98	\$6,115 04
LIABILITIES.				
Capital stock paid in.....	\$1,000 00	\$1,000 00	\$1,000 00	\$1,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	168 07	300 70	436 28	518 38
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	4,182 00	2,133 00	2,639 16	2,132 93
Certificates of deposits, demand.....		43 20		
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Personal account.....			951 54	
Notes and bills rediscounted.....				
Bills payable.....				
Other deposits.....	502 26	1,041 79		4,590 73
Totals	\$5,852 33	\$4,518 69	\$5,026 98	\$6,115 04

PENNINGTON COUNTY BANK,

RAPID CITY.

STATE BANK.

FRANK R. DAVIS, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$85,438 52	\$71,559 86	\$76,181 48	\$87,832 56
County and school warrants	26,936 23	26,296 17	25,810 26	24,045 61
Stocks and bonds				
Tax certificates	484 43	455 53		
Overdrafts unsecured				
Overdrafts secured	2,160 82	1,412 55	1,909 77	2,953 13
Banking house				
Furniture and fixtures	13,253 41	13,253 41	13,253 41	13,126 71
Other real estate	3,233 00	3,533 00	3,983 00	3,983 00
Expenses paid				
Taxes paid				
Due from other banks	8,898 76	18,005 70	12,620 68	2,553 08
Other property				
Cash items	936 25	952 00		6,501 96
Cash on hand	10,350 86	18,258 63	15,809 03	11,927 77
Totals	\$151,692 08	\$156,727 75	\$149,567 63	\$152,923 82
LIABILITIES.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus	32,500 00	32,500 00	32,500 00	32,500 00
Undivided profits				
Interest, discount and exchange				
Profit and loss	1,982 45	2,535 80	3,861 04	3,434 00
Dividends unpaid				
Deposits subject to check	39,049 20	60,489 04	46,104 97	39,276 32
Certificates of deposits, demand	19,757 84	0,032 27	14,128 39	18,835 00
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks	3,402 59	2,170 64	2,973 23	3,878 50
Notes and bills rediscounted				
Bills payable	5,000 00			5,000 00
Totals	\$151,692 08	\$156,727 75	\$149,567 63	\$152,923 82

BANK OF REVILLO,
REVILLO.

STATE BANK.

H. E. JONES, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$10,512 72	\$11,597 25	\$13,789 25	\$14,115 66
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	2,936 94	2,036 36	2,810 47	2,079 44
Overdrafts secured				
Banking house		600 00	600 00	600 00
Furniture and fixtures	250 00	250 00	250 00	250 00
Other real estate	250 00			
Expenses paid	92 85	68 73	139 78	27 65
Taxes paid		118 67		118 67
Due from other banks	1,056 39	1,054 79	1,219 25	294 00
Other property	2,787 02	2,100 96	2,009 96	1,844 97
Cash items				
Cash on hand	273 30	484 62	445 19	122 68
Totals	\$18,159 22	\$18,320 38	\$21,263 90	\$19,413 07
LIABILITIES.				
Capital stock paid in	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus	293 70	293 70	293 70	293 70
Undivided profits	5,600 00	5,490 40	5,458 55	7,726 46
Interest, discount and exchange	31 70	213 98	320 13	277 86
Profit and loss				
Dividends unpaid				
Deposits subject to check	1,720 00	1,243 15	683 35	323 77
Certificates of deposits, demand				
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks and individuals	5,395 27	4,928 85	6,850 61	3,131 52
Notes and bills rediscounted				
Bills payable	138 35	1,150 30	2,657 56	2,659 76
Totals	\$18,159 22	\$18,320 38	\$21,263 90	\$19,413 07

McCOOK COUNTY BANK,

SALEM.

STATE BANK.

JOHN A. MUSSON, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, * 1894	Report of June 13, 1894
Loans and discounts	\$20,160 67	\$15,551 41	\$12,763 15	\$14,710 65
County and school warrants			763 18	433 81
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	164 33	780 76	552 72	729 67
Overdrafts secured				7,025 00
Banking house				785 00
Furniture and fixtures	700 00	785 00	785 00	
Other real estate				
Expenses paid	280 12	716 09	97 35	573 94
Taxes paid				310 80
Due from other banks	1,925 46	2,919 64	6,959 88	2,143 18
Other property				
Cash items	106 85	35 25	21 05	113 80
Cash on hand	2,944 41	3,167 41	3,205 90	2,068 43
Totals	\$26,281 84	\$23,955 56	\$25,148 23	\$28,894 28
LIABILITIES.				
Capital stock paid in	\$12,000 00	\$12,000 00	\$12,000 00	\$12,000 00
Surplus	95 54	95 54	180 00	180 00
Undivided profits	139 93	139 93	42 45	42 45
Interest, discount and exchange	251 29	689 79	108 82	
Profit and loss	31 72	128 83		1,317 16
Dividends unpaid	6 00	6 00	13 00	13 00
Deposits subject to check	9,378 11	9,885 71	11,365 96	8,943 67
Certificates of deposits, demand			500 00	1,360 00
Certificates of deposits, time	4,379 25	1,009 76	938 00	5,038 00
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals	\$26,281 84	\$23,955 56	\$25,148 23	\$28,894 28

COMMERCIAL STATE BANK,

SALEM,

STATE BANK.

D. GOLDSMITH, Cashier.

RESOURCES.	Report of June 12, 1893*	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts		\$9,304 88	\$13,638 25	\$14,840 00
County and school warrants		552 00	731 10	1,188 00
Stocks and bonds				
Tax certificates			914 00	692 55
Overdrafts unsecured		10 34	292 55	263 66
Overdrafts secured				
Banking house				
Furniture and fixtures		744 00	704 50	704 50
Other real estate				
Expenses paid		960 78	274 28	847 34
Taxes paid				
Due from other banks		4,997 39	2,879 90	3,960 32
Other property				
Cash items		125 17	167 08	12 13
Cash on hand		4,424 08	1,100 17	2,223 03
Totals		\$21,118 64	\$20,701 83	\$24,731 53
LIABILITIES.				
Capital stock paid in		\$12,500 00	\$13,750 00	\$16,050 00
Surplus			125 00	125 00
Undivided profits				
Interest, discount and exchange				
Profit and loss		577 50	575 55	1,434 00
Dividends unpaid				
Deposits subject to check		6,646 14	6,231 28	4,324 14
Certificates of deposits, demand		1,395 00	20 00	2,790 00
Certificates of deposits, time				8 33
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals		\$21,118 64	\$20,701 83	\$24,731 53

*New Bank.

BANK OF SCOTLAND,

SCOTLAND.

PRIVATE BANK (Old Law).

C. C. KING, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$49,356 19	\$40,655 50	\$43,411 75	\$41,230 71
County and school warrants.....	112 00	43 05	89 00	
Stocks and bonds.....	2,206 00	2,241 00	2,251 05	1,535 00
Tax certificates.....	52 07	97 86	87 63	51 37
Overdrafts unsecured.....	2,651 93	1,347 54	829 29	1,708 22
Overdrafts secured.....				
Banking house.....	3,413 46	3,413 46	3,413 46	3,413 46
Furniture and fixtures.....	1,341 94	1,519 94	1,534 09	1,534 09
Other real estate.....				
Expenses paid.....			236 13	1,507 80
Taxes paid.....	453 26	226 63	206 52	595 88
Due from other banks.....	3,945 64	1,679 92	5,718 94	3,760 33
Other property.....	9 00	15 24		
Cash items.....				
Cash on hand.....	5,270 80	4,134 46	4,274 38	4,461 56
Difference account.....			24 35	26 12
Totals.....	\$68,812 34	\$55,374 60	\$62,076 19	\$58,735 14
LIABILITIES.				
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus.....				
Undivided profits.....	2,912 58	1,796 29	1,625 00	1,625 00
Interest, discount and exchange.....			1,104 77	2,360 72
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	17,015 06	9,314 37	11,050 23	13,136 36
Certificates of deposits, demand.....	2,427 23	1,428 32	3,062 99	1,805 81
Certificates of deposits, time.....	17,957 47	12,335 62	13,233 20	9,807 25
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....	3,500 00	5,500 00	7,000 00	5,000 00
Bills payable.....				
Totals.....	\$68,812 34	\$55,374 60	\$62,076 19	\$58,735 14

BON HOMME COUNTY BANK,

SCOTLAND.

PRIVATE BANK (Old Law).

F. G. HALE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$45,595 47	\$57,419 46	\$58,214 40	\$56,772 05
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	509 00	1,052 40	770 62	1,138 46
Overdrafts secured	3,529 67	2,255 81	1,517 20	2,288 62
Banking house				
Furniture and fixtures	3,633 56	3,633 56	3,633 56	3,633 56
Other real estate	1,936 43	1,138 63	1,138 63	1,138 63
Expenses paid	1,129 12	2,493 57	185 40	1,488 32
Taxes paid	564 76			
Due from other banks	10,116 94	8,997 51	7,883 41	5,078 30
Other property				
Cash items	7,289 87	3,404 53	4,914 48	1,374 68
Cash on hand				
Sundries, debtor	951 12	451 12	451 12	501 12
Totals	\$75,255 94	\$80,816 62	\$79,008 91	\$73,413 80
LIABILITIES.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus	10,929 27	10,929 27	12,449 18	12,449 18
Undivided profits				
Interest, discount and exchange	2,422 30	3,414 92	768 65	1,697 88
Commission	395 95	510 20	355 65	597 86
Dividends unpaid	24 00		12 00	12 00
Deposits subject to check	20,177 81	26,496 68	30,043 23	25,400 68
Certificates of deposits, demand				
Certificates of deposits, time	11,371 61	6,062 46	8,506 46	4,777 20
Certified and cashier's checks				
Due other banks		1,394 09	1,787 04	
Notes and bills rediscounted		2,500 00		
Bills payable				3,500 00
Sundries, credit	5,025 00	4,500 00	86 70	
Totals	\$75,255 94	\$80,816 62	\$79,008 91	\$73,413 80

STATE BANKING AND TRUST COMPANY,

SIOUX FALLS.

PRIVATE BANK (Old Law).

F. H. HOLLISTER, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$100,647 55	\$89,777 99	\$87,008 76	\$97,719 21
County and school warrants.....				
Stocks and bonds.....		1,250 00	4,625 00	4,875 00
Tax certificates.....	1,617 55	1,433 98	1,966 57	2,689 84
Overdrafts unsecured.....		900 00	303 43	303 20
Overdrafts secured.....	1,534 00	494 48	1,463 39	1,754 21
Banking house.....	37,000 00	37,000 00	37,000 00	37,000 00
Furniture and fixtures.....	2,304 10	2,292 10	2,272 10	2,342 10
Other real estate.....				
Expenses paid.....	4,489 00	6,241 52	1,462 86	4,940 64
Taxes paid.....		766 17		
Due from other banks.....	11,115 83	19,054 65	30,809 70	35,418 50
Other property.....				
Cash items.....	448 28	1,075 75	1,462 69	
Cash on hand.....	8,246 13	8,303 08	3,720 82	8,357 40
Difference account.....			58 61	
Totals.....	\$167,403 34	\$168,529 72	\$172,153 93	\$195,400 10
LIABILITIES.				
Capital stock paid in.....	\$64,100 00	\$64,100 00	\$64,100 00	\$66,300 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	941 22	1,371 65		
Profit and loss.....	5,254 52	8,750 14	2,653 93	6,989 42
Dividends unpaid.....				
Deposits subject to check.....	26,135 86	46,879 63	44,503 87	49,270 80
Certificates of deposits, demand.....	24,352 31	28,757 35	31,412 67	31,531 94
Certificates of deposits, time.....	9,608 01	5,127 30	1,543 25	2,548 95
Certified and cashier's checks.....	45 26	13 52	299 00	
Due other banks.....	21,966 13			
Notes and bills rediscounted.....				
Bills payable.....	15,000 00	13,500 00	12,000 00	12,000 00
Savings deposit.....			15,641 21	26,758 60
Totals.....	\$167,403 34	\$168,529 72	\$172,153 93	\$195,400 10

CITIZENS STATE BANK,
SIOUX FALLS.

STATE BANK.

J. G. CAVANAUGH, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$80,627 17	\$70,379 49	\$67,112 11	\$65,599 11
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....				
Overdrafts secured.....	660 62	\$91 25	105 70	51 14
Banking house.....				
Furniture and fixtures.....	1,355 25	1,355 25	1,356 00	1,356 00
Other real estate.....	3,152 46	3,137 46	3,273 06	9,211 30
Expenses paid.....	929 85	1,765 69	221 17	1,454 30
Taxes paid.....	324 20		483 47	
Due from other banks.....	5,419 56	3,567 18	5,986 06	3,126 20
Other property.....				
Cash items.....				
Cash on hand.....	6,031 80	6,461 08	5,127 42	5,177 58
Loss and gain.....			20 68	
Totals.....	\$98,500 91	\$88,058 30	\$83,685 67	\$85,975 63
LIABILITIES.				
Capital stock paid in.....	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus.....	1,500 00	4,000 00	5,000 00	5,000 00
Undivided profits.....	5,600 68	4,499 28		
Interest, discount and exchange.....			\$34 04	1,800 81
Profit and loss.....	370 94			
Dividends unpaid.....				
Deposits subject to check.....	16,198 34	10,437 37	9,237 35	9,436 39
Certificates of deposits, demand.....	3,116 00	1,560 20		
Certificates of deposits, time.....	21,714 95	17,561 45	18,614 28	19,678 43
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$98,500 91	\$88,058 30	\$83,685 67	\$85,975 63

THE GERMAN BANK,

SIOUX FALLS.

STATE BANK.

HENRY SCHAETZEL, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$121,956 35	\$91,873 69	\$99 530 80	\$91,217 38
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	188 09	8 98	64 18	350 20
Overdrafts secured				
Banking house				
Furniture and fixtures	907 75	907 75	940 00	940 00
Other real estate	5,538 75	5,624 99	5,872 08	6,179 26
Expenses paid	5,402 33	799 39	2,954 95	1,299 93
Taxes paid	535 62		555 66	
Due from other banks	10,208 58	13,423 28	14,594 90	14,357 45
Other property			1,000 00	1,750 00
Cash items	806 09	331 56	2,335 40	187 10
Cash on hand	27,719 22	12,937 92	8,307 71	13,304 34
Totals	\$173,263 68	\$125,907 56	\$136,155 68	\$129,585 66
LIABILITIES.				
Capital stock paid in	\$50,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus	4,500 00	4,500 00	4,500 00	5,000 00
Undivided profits	12,232 42			
Interest, discount and exchange		5,706 45	11,754 10	6,971 14
Profit and loss				
Dividends unpaid				
Deposits subject to check	30,058 63	24,537 41	30,809 92	24,239 40
Certificates of deposits, demand	65,396 43	38,163 70	39,001 66	41,111 22
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks	76 20			2,263 90
Notes and bills rediscounted				
Bills payable	11,000 00	3,000 00		
Totals	\$173,263 68	\$125,907 56	\$136,155 68	\$129,585 66

SIOUX FALLS SAVINGS BANK,

SIOUX FALLS.

PRIVATE BANK (Old Law).

M. RUSSELL, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$114,837 34	\$86,471 69	\$89,464 91	\$93,458 66
County and school warrants			921 00	358 70
Stocks and bonds		20,000 00	20,000 00	20,576 28
Tax certificates			726 90	232 59
Overdrafts unsecured	95 16	83 78	163 34	242 12
Overdrafts secured	316 92			
Banking house				
Furniture and fixtures				
Other real estate	3,148 54	6,253 26	6,279 50	6,279 50
Expenses paid	1,967 07	1,005 91	339 77	2,137 87
Taxes paid				
Due from other banks	9,315 57	41,218 55	20,783 41	23,421 71
Other property				
Cash items	595 37	177 70	623 15	165 53
Cash on hand	23,470 24	6,707 10	5,188 40	6,591 24
Longs and shorts	8 80			
Totals	\$153,755 01	\$161,917 99	\$144,490 38	\$153,464 20
LIABILITIES.				
Capital stock paid in	\$30,000 00	\$50,000 00	\$50,000 00	\$50,000 00
Surplus	2,250 00	2,250 00	2,250 00	2,250 00
Undivided profits				
Interest, discount and exchange	3,134 80	1,077 47	1,063 87	
Profit and loss	9,422 88	9,618 46	8,530 76	15,577 82
Commissions	3,982 60	2,120 43	1,001 11	
Deposits subject to check and savings	95,014 65	88,405 47	73,664 28	74,694 01
Certificates of deposits, demand	7,662 58	8,300 16	6,755 88	8,040 73
Certificates of deposits, time	1,080 00		543 33	494 63
Certified and cashier's checks	1,198 50	146 00	681 15	2,107 01
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals	\$153,755 01	\$161,917 99	\$144,490 38	\$153,464 20

BANK OF SPEARFISH,

SPEARFISH.

STATE BANK.

J. F. SUMMERS, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$66,940 01	\$55,988 63	\$59,534 91	\$62,838 74
County and school warrants				
Stocks and bonds	500 00	500 00	500 00	500 00
Tax certificates				
Overdrafts unsecured				
Overdrafts secured	4,919 91	977 14	598 67	829 12
Banking house	7,929 74	7,929 74	7,929 74	7,929 74
Furniture and fixtures	1,895 56	1,895 56	1,895 56	1,895 56
Other real estate			665 45	969 32
Expenses paid	29 20	30 75	16 48	25 60
Taxes paid	279 17	279 17		276 52
Due from other banks	4,128 06	11,117 78	5,202 56	4,187 60
Other property, gold bullion	217 90	92 20	91 95	91 95
Cash items	3,049 15	106 50	179 39	580 54
Cash on hand	5,374 15	3,658 05	5,726 39	4,562 05
Syndicate bank account			653 67	
Insurance paid			61 88	61 88
Totals	\$95,262 85	\$82,575 52	\$83,056 47	\$85,048 62
LIABILITIES.				
Capital stock paid in	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus	15,000 00	15,000 00	15,000 00	15,000 00
Undivided profits				
Interest, discount and exchange				
Profit and loss	638 44	711 13	729 79	661 08
Dividends unpaid				
Deposits subject to check	36,622 78	34,202 65	27,762 85	26,029 03
Certificates of deposits, demand	3,096 09	2,255 72	5,947 64	5,391 42
Certificates of deposits, time	14,042 16	17,110 02	17,876 19	17,482 09
Certified and cashier's checks				
Due other banks	1,127 48			20 00
Notes and bills rediscounted	8,235 00	3,296 00	4,240 00	6,465 00
Bills payable	6,500 00		1,500 00	4,000 00
Totals	\$95,262 85	\$82,575 52	\$83,056 47	\$85,048 62

STATE BANK OF SPENCER,

SPENCER.

STATE BANK.

WILLIAM HOESE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$11,858 32	\$7,363 95	\$6,488 05	\$9,666 92
County and school warrants	338 85			
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	190 42	131 95	849 79	1,048 16
Overdrafts secured				
Banking house	2,302 11	2,302 11	2,302 11	2,327 52
Furniture and fixtures	1,187 60	1,189 60	1,189 60	1,189 60
Other real estate				
Expenses paid	981 19	103 71	524 87	917 38
Taxes paid				192 95
Due from other banks	1,276 87	5,761 10	3,284 15	4,086 93
Other property				
Cash items				
Cash on hand	1,821 24	1,722 22	2,398 66	2,418 71
Totals	\$19,596 60	\$18,574 64	\$17,037 23	\$21,848 17
LIABILITIES.				
Capital stock paid in	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus	137 68	137 68	137 68	137 68
Undivided profits				
Interest, discount and exchange	2,522 53	137 46	1,256 38	2,612 34
Commissions	510 53		123 15	
Dividends unpaid		1,909 89	1,909 89	1,909 89
Deposits subject to check	7,066 19	8,662 39	6,010 46	7,948 16
Certificates of deposits, demand	3,719 67	1,727 22	2,599 67	4,240 10
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted	1,000 00	1,000 00		
Bills payable				
Totals	\$19,956 60	\$18,574 64	\$17,037 23	\$21,848 17

BANK OF SPRINGFIELD,

SPRINGFIELD.

PRIVATE BANK.

CHARLES HILL, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$45,590 86	\$33,806 88	\$33,575 35	\$38,190 24
County and school warrants.....		20 00	45 37	168 70
Stocks and bonds.....	2,000 00	2,000 00	2,000 00	2,000 00
Tax certificates.....				
Overdrafts unsecured.....	3,284 33	2,180 49	3,938 83	3,683 77
Overdrafts secured.....	4,138 57	\$44 75	372 60	210 53
Banking house.....	2,800 00	2,800 00	2,800 00	2,800 00
Furniture and fixtures.....	782 93	782 93	782 93	782 93
Other real estate.....	570 92		1,300 00	1,300 00
Expenses paid.....	211 78	54 78	35 09	53 29
Taxes paid.....			346 01	
Due from other banks.....	5,722 31	4,460 28	8,971 27	4,355 13
Other property.....				
Cash items.....	7 00	2 00	57 05	4 90
Cash on hand.....	3,175 00	957 38	3,529 10	1,771 11
Interest and discount.....	1,644 81	2,144 32	1,988 11	
Cash in transit.....	3,000 00	1,500 00		500 00
Totals.....	\$72,928 52	\$51,553 81	\$59,741 71	\$55,760 60
LIABILITIES.				
Capital stock paid in.....	\$12,000 00	\$12,000 00	\$12,000 00	\$12,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....				
Profit and loss.....	459 61	1,113 14	659 92	464 08
Dividends unpaid.....				
Deposits subject to check.....	37,329 12	15,981 15	28,159 12	21,251 60
Certificates of deposits, demand.....	23,139 79	17,415 52	18,879 67	22,021 92
Certificates of deposits, time.....		44 00	44 00	23 00
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....		5,000 00		
Totals.....	\$72,928 52	\$55,553 81	\$59,741 71	\$55,760 60

POOR MAN'S BANK,

ST. LAWRENCE.

PRIVATE BANK.

A. E. BILLS, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$767 25	\$3,354 73	\$2,864 37	\$3,074 65
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured				
Overdrafts secured				
Banking house				
Furniture and fixtures	337 85	337 85	337 85	337 85
Other real estate				
Expenses paid	154 16	214 00	300 31	10 58
Taxes paid				
Due from other banks	3,525 86	3,001 30	2,906 45	1,911 91
Other property				
Cash items				
Cash on hand	3,338 38	3,308 32	2,874 76	2,779 43
Profit and loss		8 50	15 21	
Totals	\$8,123 50	\$10,224 76	\$9,208 95	\$8,114 42
LIABILITIES.				
Capital stock paid in	\$6,230 50	\$6,230 50	\$6,230 50	\$6,230 50
Surplus				274 18
Undivided profits				
Interest, discount and exchange	1 95	170 16	520 44	8 34
Profit and loss				
Dividends unpaid				
Deposits subject to check	1,887 00	3,824 04	2,521 95	1,601 34
Certificates of deposits, demand				
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Collection account			20 00	
Totals	\$8,123 50	\$10,224 76	\$9,208 95	\$8,114 42

STATE BANK OF TORONTO,

TORONTO.

STATE BANK.

J. F. FRIES, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$32,768 10	\$24,976 43	\$20,065 76	\$21,142 69
County and school warrants				
Stocks and bonds				
Tax certificates	907 06	841 41	738 29	705 35
Overdrafts unsecured				
Overdrafts secured	837 43		851 48	565 82
Banking house	1,100 00	1,100 00	1,100 00	1,100 00
Furniture and fixtures	670 00	696 24	696 24	696 24
Other real estate				
Expenses paid	780 59	1,482 34	436 52	987 87
Taxes paid	176 37	231 17	297 00	297 00
Due from other banks	3,274 18	3,071 83	6,167 41	3,760 61
Other property				
Cash items	136 10	77 25	100 70	184 58
Cash on hand	904 77	1,171 83	2,402 46	2,078 78
Dividends paid		600 00		
Totals	\$41,675 59	\$34,248 50	\$32,855 86	\$31,518 94
LIABILITIES.				
Capital stock paid in	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 00
Surplus	1,000 00	1,000 00	1,000 00	1,500 00
Undivided profits	305 00	365 14	720 15	
Interest, discount and exchange				
Profit and loss	1,950 37	1,953 93	987 19	1,827 24
Dividends unpaid				
Deposits subject to check	5,094 85	9,005 60	9,553 69	7,271 88
Certificates of deposits, demand				
Certificates of deposits, time	8,080 63	6,923 83	5,594 83	5,019 82
Certified and cashier's checks	344 60			
Due other banks				
Notes and bills rediscounted				
Bills payable	9,000 00			
Totals	\$41,675 59	\$34,248 50	\$32,855 86	\$31,518 94

TRIPP STATE BANK,

TRIPP.

STATE BANK.

E. A. LEACH, Cashier

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$19,822 75	\$14,938 20	\$13,460 00	\$8,417 47
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	247 07	265 21	362 42	7 98
Overdrafts secured.....				
Banking house.....			2,725 00	2,725 00
Furniture and fixtures.....	500 00	500 00	1,240 00	1,240 00
Other real estate.....				
Expenses paid.....		417 97	839 72	
Taxes paid.....				
Due from other banks.....	6,258 54	1,068 43	3,693 28	11,419 76
Other property.....				
Cash items.....		2,977 95	513 47	
Cash on hand.....	3,254 00	2,973 59	3,474 12	2,528 42
Real Estate Bank.....			575 00	
Totals.....	\$30,082 36	\$22,241 35	\$26,883 01	\$26,338 63
LIABILITIES.				
Capital stock paid in.....	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	157 83	732 50	1,790 41	
Profit and loss.....	1,500 00	1,500 00	1,500 00	1,609 14
Dividends unpaid.....				
Deposits subject to check.....	14,769 53	6,952 00	8,337 85	10,802 61
Certificates of deposits, demand.....	2,515 00	816 85	1,078 28	152 15
Certificates of deposits, time.....	1,140 00	1,640 00		1,099 00
Certified and cashier's checks.....			79 47	2,678 73
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....		1,500 00	3,500 00	
Totals.....	\$30,082 36	\$22,241 35	\$26,883 01	\$26,338 63

SECURITY BANK OF TYNDALL,

TYNDALL.

PRIVATE BANK (Old Law).

JOSEPH ZITKA, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$64,490 46	\$45,123 21	\$41,350 63	\$42,390 67
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured				
Overdrafts secured				
Banking house	3,483 58	3,498 58	3,498 58	3,499 38
Furniture and fixtures	1,581 56	1,593 31	1,593 31	1,593 31
Other real estate				
Expenses paid	363 89	877 14	45 98	428 80
Taxes paid	372 75	372 75		354 43
Due from other banks	9,987 41	7,672 02	19,329 42	17,412 34
Other property				
Cash items				
Cash on hand	3,921 21	2,043 76	8,746 61	7,782 34
Totals	\$84,200 86	\$61,180 77	\$74,564 53	\$73,461 27
LIABILITIES.				
Capital stock paid in	\$17,500 00	\$17,500 00	\$17,500 00	\$17,500 00
Surplus	4,235 14	4,235 14	5,203 22	5,203 22
Undivided profits				
Interest, discount and exchange	1,372 39	4,527 53	382 65	1,398 94
Profit and loss				
Dividends unpaid			100 00	100 00
Deposits subject to check	28,971 62	15,422 59	31,034 61	29,346 63
Certificates of deposits, demand				
Certificates of deposits, time	27,121 71	16,495 51	20,344 05	19,912 48
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable	5,000 00	5,000 00		
Totals	\$84,200 86	\$61,180 77	\$74,564 53	\$73,461 27

BANK OF TYNDALL,

TYNDALL.

PRIVATE BANK.

L. I. SMITH, Manager.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$31,321 81	\$24,094 54	\$23,004 46	\$25,030 10
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	2,508 10	854 00	400 00	350 00
Overdrafts secured				
Banking house	4,000 00	4,000 00	3,000 00	3,000 00
Furniture and fixtures			1,000 00	1,000 00
Other real estate	365 80	365 80	365 80	365 80
Expenses paid	442 21	53 88	333 32	484 11
Taxes paid				
Due from other banks	7,220 66	12,029 82	17,005 54	3,915 21
Other property				
Cash items				
Cash on hand	5,310 95	3,164 00	5,838 78	7,780 72
Totals	\$51,169 53	\$44,562 04	\$50,947 90	\$42,126 03
LIABILITIES.				
Capital stock paid in	\$13,000 00	\$13,000 00	\$9,000 00	\$13,000 00
Surplus		211 63		830 59
Undivided profits			649 22	
Interest, discount and exchange				
Profit and loss	984 75			
Dividends unpaid				
Deposits subject to check	28,657 78	31,350 41	36,922 88	28,289 44
Certificates of deposits, demand	8,527 00			
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks			4,365 80	
Notes and bills rediscounted				
Bills payable				
Totals	\$51,169 53	\$44,562 04	\$50,947 90	\$42,126 03

MINNEHAHA COUNTY BANK,
VALLEY SPRINGS.

PRIVATE BANK.

N. J. DEISHIER, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$26,846 74	\$19,369 14	\$14,725 86	\$16,807 62
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....			23 78	23 78
Overdrafts unsecured.....	98 02	414 96	96 59	6 05
Overdrafts secured.....				
Banking house.....	2,500 00	2,500 00	2,500 00	2,500 00
Furniture and fixtures.....	1,400 00	1,400 00	1,400 00	1,400 00
Other real estate.....				110 00
Expenses paid.....	556 59	955 81	146 99	665 53
Taxes paid.....	212 53	212 53		199 86
Due from other banks.....	7,093 89	2,213 12	2,055 17	346 54
Other property.....	110 00	110 00	110 00	
Cash items.....	232 93	167 03	213 78	207 89
Cash on hand.....	1,249 00	2,192 55	1,341 25	1,376 50
Worthless notes.....	104 00	104 00	104 00	104 00
Totals.....	\$40,403 70	\$29,639 14	\$22,717 32	\$23,747 77
LIABILITIES.				
Capital stock paid in.....	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus.....			400 00	400 00
Undivided profits.....				
Interest, discount and exchange.....	969 29	1,251 95	188 25	622 75
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	12,248 36	5,368 44	4,603 57	3,917 68
Certificates of deposits, demand.....				
Certificates of deposits, time.....	5,319 80	5,012 50	5,945 50	4,908 78
Certified and cashier's checks.....	265 00			
Due other banks and individuals.....	4,721 25	4,721 25		653 50
Notes and bills rediscounted.....	6,880 00	3,285 00	1,580 00	3,245 00
Bills payable.....				
Totals.....	\$40,403 70	\$29,639 14	\$22,717 32	\$23,747 77

BANK OF VERDON,

VERDON.

PRIVATE BANK (Old Law).

M. L. SNOWDEN, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$7,075 33	\$4,723 33	\$4,203 18	\$4,425 71
County and school warrants.....				
Bonds.....				
Tax certificates.....				
Overdrafts unsecured.....				500 00
Overdrafts secured.....				
Banking house.....	1,518 74	1,518 74	1,518 74	1,518 74
Furniture and fixtures.....	514 70	514 70	514 70	514 70
Other real estate.....				
Expenses paid.....	4,430 64	4,965 69	5,458 27	5,557 97
Taxes paid.....				
Due from other banks.....	611 39	832 99	1,809 40	731 46
Other property.....				
Cash items.....				
Cash on hand.....	2,058 18	1,702 15	1,229 71	1,290 58
Totals.....	\$16,208 88	\$14,257 60	\$14,734 00	\$14,539 16
LIABILITIES.				
Capital stock paid in.....	\$4,300 00	\$4,300 00	\$4,300 00	\$4,300 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	4,487 15	4,768 27	5,108 81	5,270 48
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	4,563 73	4,446 33	4,110 34	4,134 93
Certificates of deposits, demand.....	358 00	743 00	714 85	
Certificates of deposits, time.....				333 75
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....				
Bills payable.....	2,500 00		500 00	500 00
Totals.....	\$16,208 88	\$14,257 60	\$14,734 00	\$14,539 16

CLAY COUNTY BANK,

VERMILLION.

PRIVATE BANK (Old Law).

C. H. BARRETT, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$79,175 68	\$66,114 92	\$61,145 35 120 15	\$73,984 85
County and school warrants				50 00
Stocks and bonds				128 27
Tax certificates	153 85	146 39	271 80	472 98
Overdrafts unsecured	153 54	254 00	341 79	
Overdrafts secured	202 02	288 47	925 47	
Banking house	1,943 68	1,943 68	1,943 68	1,943 68
Furniture and fixtures	1,857 62	1,857 62	1,857 62	1,106 32
Other real estate				3,500 00
Expenses paid	1,512 82	884 92	316 49	1,032 51
Taxes paid				
Due from other banks	5,447 12	5,894 35	8,725 91	19,963 84
Other property				
Cash items		169 64	149 32	88 85
Cash on hand	7,256 67	6,839 26	6,483 68	6,476 99
Totals	\$97,703 00	\$84,393 76	\$85,281 26	\$109,348 29
LIABILITIES.				
Capital stock paid in	\$40,000 00	\$40,000 00	\$40,000 00	\$40,000 00
Surplus	4,000 00	5,000 00	5,500 00	
Undivided profits				
Interest, discount and exchange	4,283 38	1,620 36	1,145 54	10,684 87
Profit and loss		1,825 00		
Dividends unpaid				
Deposits subject to check	15,024 20	11,222 44	12,480 99	18,710 45
Certificates of deposits, demand	5,224 61	1,721 11	7,278 51	12,958 40
Certificates of deposits, time	26,001 48	19,996 14	10,919 94	21,832 80
Certified and cashier's checks				
Due other banks	3,169 33	3,038 71	1,956 28	5,131 71
Notes and bills rediscounted				
Bills payable				
Totals	\$97,703 00	\$84,393 76	\$85,281 26	\$109,348 29

MERCHANTS BANK,

VOLGA.

PRIVATE BANK.

ROBT. HENRY, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$23,294 47	\$21,456 66	\$16,629 03	\$17,160 19
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	87 79	40 09	79 94	36 03
Overdrafts secured.....	2,376 46	1,967 60	32 75	325 47
Banking house.....	1,500 00	1,500 00	1,502 25	1,507 59
Furniture and fixtures.....	1,000 00	1,000 00	1,006 00	1,020 50
Other real estate.....	9,475 83	9,746 04	11,318 17	11,600 80
Expenses paid.....	168 43	462 68	788 22	1,072 22
Taxes paid.....	210 87	217 14	217 14	433 36
Due from other banks.....	366 15	2,556 80	1,625 13	1,284 95
Other property.....		1,110 96	624 12	430 00
Cash items.....				
Cash on hand.....	1,428 78	561 33	1,417 56	1,343 75
Profit and loss.....				189 84
Totals.....	\$39,908 78	\$40,619 36	\$35,240 31	\$36,374 21
LIABILITIES.				
Capital stock paid in.....				
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	\$4,413 01	\$4,155 88	\$5,822 16	\$6,437 56
Profit and loss.....	188 08	188 68	188 68	
Dividends unpaid.....				
Deposits subject to check.....	9,336 06	10,161 08	7,649 40	9,332 90
Certificates of deposits, demand and time.....	8,451 82	6,875 61	6,363 36	5,341 56
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due Individuals.....	7,067 39	6,094 54	5,280 23	5,120 21
Notes and bills rediscounted.....				
Bills payable.....	10,451 82	13,143 57	9,936 48	10,141 98
Totals.....	\$39,908 78	\$40,619 36	\$35,240 31	\$36,374 21

BANK OF VOLGA,

VOLGA.

PRIVATE BANK (Old Law).

JESSIE BROWN, Assistant Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$16,978 99	\$21,314 63	\$13,485 25	\$20,746 00
County and school warrants.....	112 00			
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....				
Overdrafts secured.....	280 92	459 12	659 60	1,047 90
Banking house.....				
Furniture and fixtures.....				
Other real estate.....				
Expenses paid.....	132 07	172 66	172 66	173 93
Taxes paid.....				135 61
Due from other banks.....	13,036 21	4,421 38	4,411 87	2,851 59
Other property and sundry accounts.....				14 00
Cash items.....				
Cash on hand.....	1,838 06	619 56	954 26	713 03
Insurance account.....	14 00	14 00		
Due from agents.....		20 34		
Totals.....	\$32,392 25	\$27,021 69	\$19,683 64	\$25,682 06
LIABILITIES.				
Capital stock paid in.....	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus.....				
Undivided profits.....			2,000 00	2,000 00
Interest, discount and exchange.....	819 00	900 64	251 99	
Profit and loss.....	1,099 45	1,099 45		1,329 92
Dividends unpaid.....				
Deposits subject to check.....	6,292 55	1,736 91	2,087 21	1,774 47
Certificates of deposits, demand.....	814 84	229 84	143 59	295 44
Certificates of deposits, time.....	2,029 84	1,741 50	1,095 35	911 76
Certified and cashier's checks.....				
Due other banks.....	112 35	6,645 31	1,505 14	3,419 83
Notes and bills rediscounted.....	5,224 20	4,578 04	2,600 36	3,950 64
Bills payable.....	6,000 00			2,000 00
Totals.....	\$32,392 25	\$27,021 69	\$19,683 64	\$25,682 06

BANK OF WAKONDA,

WAKONDA.

STATE BANK.

M. J. CHANEY, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$12,401 98	\$13,227 71	\$15,663 04	\$17,834 85
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured		46 15	68 19	295 69
Overdrafts secured				
Banking house	1,670 00	3,598 41	3,647 71	3,673 16
Furniture and fixtures	872 66			
Other real estate	1,256 68	1,820 00	1,820 00	1,820 00
Expenses paid	9 75	532 62	1,058 35	4 40
Taxes paid				
Due from other banks	2,835 09	3,663 88	2,022 93	4,236 72
Other property				
Cash items				
Cash on hand	5,032 88	2,142 88	3,659 13	3,778 73
Totals	\$24,079 04	\$25,031 65	\$27,939 35	\$31,643 55
LIABILITIES.				
Capital stock paid in	\$9,500 00	\$12,000 00	\$12,000 00	\$12,000 00
Surplus				600 00
Undivided profits				
Interest, discount and exchange	246 01	828 46	2,153 66	147 21
Profit and loss				
Dividends unpaid				
Deposits subject to check	6,132 43	7,884 01	8,485 76	10,566 89
Certificates of deposits, demand	6,241 27	1,851 35	2,382 10	1,280 70
Certificates of deposits, time	1,959 33	2,467 83	2,917 83	7,048 75
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals	\$24,079 04	\$25,031 65	\$27,939 35	\$31,643 55

MERCHANTS BANK,

WATERTOWN.

PRIVATE BANK (Old Law).

WALTER WILSON, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$42,358 18	\$39,711 78	\$27,457 96	\$24,919 24
County and school warrants.....	3,200 00	4,200 00	3,009 98	
Stocks and bonds.....	17,241 23	16,785 87	17,161 41	20,521 60
Tax certificates.....	447 17	447 17	449 18	
Overdrafts unsecured.....	26 58		26 08	410 58
Overdrafts secured.....				
Banking house.....	6,000 00	6,000 00	6,000 00	5,000 00
Furniture and fixtures.....	1,000 00	1,000 00	1,000 00	1,000 00
Other real estate.....	2,067 38	1,695 54	11,528 70	11,484 42
Expenses paid.....	1,457 81	3,228 89	6,069 49	976 30
Taxes paid.....		857 00		
Due from other banks.....	5,013 95	3,546 71	1,430 97	1,718 66
Other property.....				
Cash items.....	370 00	400 00		618 36
Cash on hand.....	1,787 48	2,666 87	1,196 05	3,196 55
Totals.....	\$80,969 78	\$80,539 83	\$75,329 82	\$69,845 71
LIABILITIES.				
Capital stock paid in.....	\$34,600 00	\$34,600 00	\$34,600 00	\$34,600 00
Surplus.....				
Undivided profits.....	8,608 34	9,176 27	13,278 08	6,827 70
Interest, discount and exchange.....				
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	22,873 61	27,558 03	17,256 21	18,803 39
Certificates of deposits, demand.....				
Certificates of deposits, time.....	8,480 50	5,205 53	2,105 53	1,615 53
Special deposits.....	149 64			
Due other banks.....	167 69			
Notes and bills rediscounted.....	6,000 00	4,000 00	8,000 00	8,000 00
Bills payable.....				
Totals.....	\$80,969 78	\$80,539 83	\$75,329 82	\$69,845 71

FARMERS AND MERCHANTS BANK,

WEBSTER.

PRIVATE BANK (Old Law).

JOHN WILLIAMS, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$37,962 00	\$31,346 38	\$51,407 63	\$61,084 08
County and school warrants	6,424 16	5,125 10	3,542 34	2,800 18
Stocks and bonds				
Tax certificates			5,320 26	4,854 21
Overdrafts unsecured				
Overdrafts secured				
Banking house	2,349 85	2,354 85	4,500 00	6,555 25
Furniture and fixtures				
Other real estate			2,055 25	1,230 00
Expenses paid	1,866 56	3,380 61	617 72	3,032 00
Taxes paid				
Due from other banks	5,589 36	12,401 06	3,320 83	4,751 86
Other property	235 00	235 00	15 40	716 50
Cash items		59 71		
Cash on hand	4,808 36	8,975 23	5,508 51	4,581 93
Totals	\$57,325 29	\$63,877 91	\$76,287 94	\$89,675 10
LIABILITIES.				
Capital stock paid in	\$24,100 00	\$24,100 00	\$25,000 00	\$25,000 00
Surplus	585 20	585 20	2,580 95	2,381 50
Undivided profits		4,132 63	620 35	3,862 91
Interest, discount and exchange				
Profit and loss	3,236 22			
Dividends unpaid				
Deposits subject to check	18,097 38	31,060 02	33,086 64	40,430 60
Certificates of deposits, demand	5,900 40			
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable	4,500 00	4,000 00	15,000 00	18,000 00
Totals	\$57,325 29	\$63,877 94	\$76,287 94	\$89,675 10

WEBSTER CITY BANK,

WEBSTER.

PRIVATE BANK (Old Law).

CHALMERS CURTES, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894*	Report of June 13, 1894
Loans and discounts	\$71,778 95	\$56,397 69		
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured				
Overdrafts secured				
Banking house				
Furniture and fixtures				
Other real estate				
Expenses paid	1,661 33	2,603 56		
Taxes paid				
Due from other banks	4,408 54	15,198 30		
Other property				
Cash items				
Cash on hand	8,581 27	5,931 84		
Totals	\$86,430 09	\$80,131 39		
LIABILITIES.				
Capital stock paid in	\$8,000 00	\$8,000 00		
Surplus				
Undivided profits	2,086 88	3,837 41		
Interest, discount and exchange	184 60			
Profit and loss				
Dividends unpaid	23,362 28	22,757 13		
Deposits subject to check	5,796 33	4,345 87		
Certificates of deposits, demand	41,000 00	41,000 00		
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks				
Bills payable	5,000 00			
Suspense account		190 98		
Totals	\$86,430 09	\$80,131 39		

*Discontinued business.

BANK OF WESSINGTON,
WESSINGTON.

STATE BANK.

E. H. VANCE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$18,478 33	\$12,697 02	\$9,024 20	\$12,544 84
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....			904 53	736 06
Overdrafts unsecured.....			250 60	221 05
Overdrafts secured.....	2 53			
Banking house.....	1,936 67	388 43		428 27
Furniture and fixtures.....	800 00	800 00	800 00	800 00
Other real estate.....	542 71	542 71	526 59	537 49
Expenses paid.....				
Taxes paid.....	595 16	538 84	173 90	621 15
Due from other banks.....				180 00
Other property.....	2,335 84	7,263 11	5,017 32	3,221 58
Cash items.....				
Cash on hand.....				
	3,137 76	1,776 14	4,302 79	1,950 26
Totals.....	\$27,820 00	\$24,006 25	\$20,000 93	\$21,240 70
LIABILITIES.				
Capital stock paid in.....	\$10,000 00	\$10,000 00	\$10,000 00	\$10,010 00
Surplus.....	150 00	200 00	250 00	250 00
Undivided profits.....		529 81		746 77
Interest, discount and exchange.....				
Profit and loss.....	1,019 95		172 64	
Dividends unpaid.....				
Deposits subject to check.....	8,425 89	9,241 83	6,867 54	5,538 94
Certificates of deposits, demand.....	5,733 16	4,034 61	3,709 75	2,361 45
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due other banks.....				343 51
Notes and bills rediscounted.....	2,500 00			2,000 00
Bills payable.....				
Totals.....	\$27,820 00	\$24,006 25	\$20,000 93	\$21,240 70

BANK OF WESSINGTON SPRINGS,

WESSINGTON SPRINGS.

STATE BANK.

C. W. LANE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$19,920 65	\$13,758 00	\$0,439 50	\$0,103 73
County and school warrants	350 60	560 44	238 25	137 00
Real estate loans			125 00	
Tax certificates	4,312 66	3,803 47	5,049 76	4,391 36
Overdrafts unsecured	150 00	150 00	122 00	80 00
Overdrafts secured				
Banking house	1,285 00	1,285 00	1,285 00	1,285 00
Furniture and fixtures				
Other real estate				
Expenses paid	757 52	489 03	162 80	730 00
Taxes paid				
Due from other banks	3,024 58	4,393 28	3,682 77	2,279 20
Other property				
Cash items				
Cash on hand	1,867 61	2,809 89	1,741 37	3,257 15
Totals	\$31,668 92	\$27,165 11	\$21,846 51	\$21,264 61
LIABILITIES.				
Capital stock paid in	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus	1,000 00	1,000 00	1,000 00	1,000 00
Undivided profits				
Interest, discount and exchange	2,005 50	268 72	356 70	
Profit and loss		28 42	413 19	1,438 01
Dividends unpaid				
Deposits subject to check	16,760 42	20,487 97	15,076 62	13,626 60
Certificates of deposits, demand	204 00			200 00
Certificates of deposits, time		380 00		
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable	6,000 00			
Totals	\$31,668 92	\$27,165 11	\$21,846 51	\$21,264 61

SECURITY BANK,
WHEELER.

STATE BANK.

J. F. NICHOLS, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$10,302 10	\$9,173 22	\$8,305 11	\$10,671 32
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	31 44	20 14	71 31	50 16
Overdrafts secured				
Banking house	550 00	550 00	550 00	550 00
Furniture and fixtures	700 00	700 00	700 00	700 00
Other real estate				
Expenses paid	154 58	426 54	69 52	314 94
Taxes paid				
Due from other banks	8,933 72	7,198 92	7,953 34	3,957 40
Other property				
Cash items				
Cash on hand	4,596 75	5,041 61	5,344 53	3,503 71
Totals	\$25,268 59	\$23,110 43	\$22,993 81	\$19,747 53
LIABILITIES.				
Capital stock paid in	\$4,500 00	\$4,500 00	\$4,500 00	\$4,500 00
Surplus	158 00	158 00	300 00	300 00
Undivided profits				
Interest, discount and exchange	829 22	1,178 95	253 34	1,069 84
Profit and loss				
Dividends unpaid				
Deposits subject to check	14,984 85	11,732 53	12,710 97	10,558 90
Certificates of deposits, demand	4,796 52	5,540 95	5,229 50	3,318 70
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks				
Notes and bills rediscounted				
Bills payable				
Totals	\$25,268 59	\$23,110 43	\$22,993 81	\$19,747 53

CITIZENS EXCHANGE BANK,

WHITE.

PRIVATE BANK.

N. H. HOLDEN, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$31,830 94	\$26,939 51	\$25,449 49	\$25,188 72
County and school warrants.....				
Stocks and bonds.....	359 00	350 00	350 00	350 00
Tax certificates.....				
Overdrafts unsecured.....		\$42 92	4 06	20 52
Overdrafts secured.....	214 09			
Banking house.....	800 00	800 00	800 00	800 00
Furniture and fixtures.....	250 00	250 00	250 00	200 00
Other real estate.....	12,835 00	13,215 00	13,125 00	14,550 00
Expenses paid.....				
Taxes paid.....				
Due from other banks.....	2,679 80	439 32	1,922 33	1,558 97
Other property.....	250 00	250 00	200 00	450 00
Cash items.....				
Cash on hand.....	471 25	1,171 00	934 07	1,905 80
Accrued interest on bills.....		2,300 00		850 00
Totals.....	\$49,681 08	\$45,657 75	\$43,034 95	\$45,874 01
LIABILITIES.				
Capital stock paid in.....				
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	700 00	1,000 00	350 00	580 00
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	8,633 71	6,268 64	5,921 93	7,792 30
Certificates of deposits, demand.....	999 60	105 00	330 00	908 49
Certificates of deposits, time.....	30,601 82	18,644 60	16,372 76	15,853 46
Certified and cashier's checks.....				
Due other banks and individuals.....	304 66	989 12	137 04	
Notes and bills rediscounted.....				
Bills payable.....	800 00	1,425 00	1,925 00	2,425 00
Totals.....	\$32,039 79	\$28,432 36	\$25,036 73	\$27,564 25

AURORA COUNTY BANK,

WHITE LAKE,

PRIVATE BANK.

LUDWIG LOEVINGER, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$14,480 58	\$8,943 54	\$12,733 18	\$14,286 57
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	329 35	689 81	1,019 10	1,303 99
Overdrafts secured.....		519 62	531 36	568 37
Banking house.....				
Furniture and fixtures.....	1,065 07	1,072 57	1,072 57	1,072 57
Other real estate.....				
Expenses paid.....	1 09	317 86	127 97	544 77
Taxes paid.....				
Due from other banks.....	558 54	3,503 67	1,509 51	2,603 77
Other property.....	1,291 51	791 51	541 51	1,551 51
Cash items.....				
Cash on hand.....	1,167 84	2,262 16	2,687 20	2,694 42
Totals.....	\$18,893 98	\$18,100 74	\$20,282 40	\$24,685 97
LIABILITIES.				
Capital stock paid in.....	\$5,000 00	\$5,000 00	\$5,000 00	\$5,000 00
Surplus.....			1,497 85	1,497 85
Undivided profits.....	203 95			
Interest, discount and exchange.....				
Profit and loss.....		1,576 96	834 32	2,170 91
Dividends unpaid.....				
Deposits subject to check.....	7,672 14	10,037 63	11,392 58	11,448 56
Certificates of deposits, demand.....	4,823 18	1,486 15	1,557 05	1,494 00
Certificates of deposits, time.....				3,074 65
Certified and cashier's checks.....				
Due other banks.....	194 71			
Notes and bills rediscounted.....				
Bills payable.....	1,000 00			
Totals.....	\$18,893 98	\$18,100 74	\$20,282 40	\$24,685 97

BANK OF WILLOW LAKES,
WILLOW LAKES.

STATE BANK.

A. M. DUDLEY, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$15,859 25	\$12,059 44	\$12,571 03	\$12,066 00
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured	68 06	50 41	47 64	7 76
Overdrafts secured				
Banking house	1,216 10	1,233 05	1,233 05	1,233 05
Furniture and fixtures	428 14	428 14	435 87	435 87
Other real estate				
Expenses paid	1,366 31	2,106 79	771 68	1,217 38
Taxes paid	50 68	50 68		
Due from other banks	1,015 68	784 72	1,726 88	1,733 66
Other property				
Cash items				
Cash on hand	308 03	3,740 06	281 01	1,510 03
Totals	\$20,312 25	\$20,453 29	\$17,067 16	\$18,203 75
LIABILITIES.				
Capital stock paid in	\$8,000 00	\$8,000 00	\$9,000 00	\$9,000 00
Surplus				
Undivided profits		3,467 13	2,564 84	2,869 26
Interest, discount and exchange				
Profit and loss	3,003 49			
Dividends unpaid				
Deposits subject to check	6,676 03	8,048 16	4,794 22	5,816 05
Certificates of deposits, demand			708 10	
Certificates of deposits, time	965 00	938 00		518 44
Certified and cashier's checks				
Due other banks	167 73			
Notes and bills rediscounted	1,500 00			
Bills payable				
Totals	\$20,312 25	\$20,453 29	\$17,067 16	\$18,203 75

WHITEWOOD BANKING CO.,

WHITEWOOD.

STATE BANK.

WILLIAM SELBIE, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$36,442 68	\$34,331 05	\$32,724 12	\$31,178 47
County, school and city warrants.....	334 49	300 70	295 65	367 60
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	2,157 30	2,094 67	1,312 40	2,332 00
Overdrafts secured.....			2,009 88	2,028 17
Banking house.....	500 00	531 80	531 80	531 80
Furniture and fixtures.....	125 00	125 00	125 00	125 00
Other real estate.....				
Expenses paid.....	1,055 50	1,566 96	196 35	793 01
Taxes paid.....	402 00	402 00		465 72
Due from other banks.....	563 11	2,942 97	944 36	200 45
Other property.....				
Cash items.....		34 20		5 00
Cash on hand.....	2,092 80	2,424 45	1,969 74	2,268 52
Gold dust.....	25 65			
Totals.....	\$43,608 53	\$44,813 86	\$40,109 30	\$40,295 74
LIABILITIES.				
Capital stock paid in.....	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus.....	1,500 00	1,500 00	1,500 00	1,500 00
Undivided profits.....				
Interest, discount and exchange.....	1,729 93	3,067 12	106 06	
Profit and loss.....	424 83	455 92	1,515 91	2,569 57
Dividends unpaid.....				
Deposits subject to check.....	6,727 78	13,610 04	5,005 29	7,493 53
Certificates of deposits.....	15,505 24	13,179 88	15,947 34	15,438 00
Certificates of deposits, time.....				
Certified and cashier's checks.....				
Due other banks.....	1,811 65		3,034 70	384 55
Notes and bills rediscounted.....	6,000 00	3,000 00	3,000 00	3,000 00
Bills payable.....				
Totals.....	\$43,608 53	\$44,813 86	\$40,109 30	\$40,295 74

BANK OF WILMOT,

WILMOT.

STATE BANK.

W. J. SPEER, Cashier.

RESOURCES.	Report of June 12, 1893*	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts		\$4,260 60	\$6,312 65	\$8,562 20
County, city and school warrants		902 92	997 25	1,953 23
Stocks and bonds				
Tax certificates			595 90	691 90
Overdrafts unsecured			571 42	463 30
Overdrafts secured		\$55 65		
Banking house				
Furniture and fixtures			397 50	397 50
Other real estate				
Expenses paid		363 62	94 15	536 35
Taxes paid				
Due from other banks		11,166 21	7,948 08	5,461 73
Other property		25 10	73 25	13 25
Cash items				
Cash on hand		100 30	2,674 25	1,791 65
Totals		\$17,614 40	\$19,374 45	\$19,781 11
LIABILITIES.				
Capital stock paid in		\$5,000 00	\$5,000 00	\$5,000 00
Surplus			453 74	453 74
Undivided profits				
Interest, discount and exchange		552 67	251 82	1,051 38
Profit and loss				
Dividends unpaid				
Deposits subject to check		10,727 81	11,931 17	8,460 66
Certificates of deposits, demand		1,333 92	1,555 88	4,815 33
Certificates of deposits, time				
Certified and cashier's checks				
Due other banks			181 84	
Notes and bills rediscounted				
Bills payable				
Totals		\$17,614 40	\$19,374 45	\$19,781 11

* New Bank.

BANK OF WOLSEY,

WOLSEY.

PRIVATE BANK.

A. W. VANCE, Banker.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts		\$8,195 01	\$7,920 88	\$8,398 50
County and school warrants				
Stocks and bonds				
Tax certificates				
Overdrafts unsecured				
Overdrafts secured				
Banking house				
Furniture and fixtures		2,112 98	2,112 98	2,112 98
Other real estate		2,928 00	2,928 00	2,992 60
Expenses paid				
Taxes paid				
Due from other banks		1,694 14	2,716 24	5,489 79
Other property		98 43		
Cash items				
Cash on hand		825 72	602 95	721 53
Miscellaneous				41 78
Totals		\$15,854 28	\$16,281 05	\$19,757 18
LIABILITIES.				
Capital stock paid in		\$9,319 80	\$10,847 73	\$10,736 97
Surplus				
Undivided profits		1,003 70		
Interest, discount and exchange				
Commission			166 30	796 54
Dividends unpaid				
Deposits subject to check		3,502 57	3,006 82	6,882 20
Certificates of deposits, demand				350 00
Certificates of deposits, time				
Sundry account			630 24	
Due other banks		91 42	213 37	
Notes and bills rediscounted				
Bills payable				
Partial payments		1,876 79	1,416 59	991 49
Totals		\$15,854 28	\$16,281 05	\$19,757 18

BANK OF WOONSOCKET,

WOONSOCKET.

STATE BANK.

CHAS. E. HINDS, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$31,275 19	\$26,610 53	\$24,824 78	\$23,493 50
County and school warrants.....				
Stocks and bonds.....	1,000 00			1,000 00
Tax certificates.....	1,404 46	1,395 41	1,302 69	1,285 49
Overdrafts unsecured.....				
Overdrafts secured.....	1,978 99	1,922 74	1,553 55	1,492 53
Banking house.....	4,600 00	4,600 00	4,600 00	4,600 00
Furniture and fixtures.....	844 49	844 49	844 49	844 49
Other real estate.....	4,368 83	4,368 83	4,779 98	4,779 98
Expenses paid.....	2,955 93	859 65	1,764 02	2,853 16
Taxes paid.....				
Due from other banks.....	2,189 15	7,096 33	3,326 30	2,772 30
Other property.....	2,411 79	2,411 79	2,411 79	2,411 79
Cash items.....	81 83	81 83	612 49	81 83
Cash on hand.....	3,630 25	4,626 57	3,668 12	2,727 34
Totals.....	\$56,740 91	\$55,818 17	\$50,688 51	\$48,342 41
LIABILITIES.				
Capital stock paid in.....	\$31,000 00	\$31,000 00	\$31,000 00	\$15,500 00
Surplus.....				
Undivided profits.....				
Interest, discount and exchange.....	5,933 03	373 25	1,229 59	
Profit and loss.....	522 45	2,495 57	2,680 04	4,754 04
Dividends unpaid.....				
Deposits subject to check.....	14,396 17	15,035 88	11,082 77	9,454 35
Certificates of deposits, demand.....				
Certificates of deposits, time.....	5,780 26	4,443 47	2,095 51	2,134 02
Certified and cashier's checks.....				
Due other banks.....				
Notes and bills rediscounted.....			2,000 00	
Bills payable.....		2,500 00		1,000 00
Suspense account.....				15,500 00
Totals.....	\$56,740 91	\$55,818 17	\$50,688 51	\$48,342 41

CITIZENS BANK,

WOONSOCKET.

PRIVATE BANK (Old Law).

NOAH KELLER, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$18,559 77	\$13,803 91	\$10,681 14	\$12,483 78
County and school warrants.....				
Stocks and bonds.....				
Tax certificates.....				
Overdrafts unsecured.....	200 21	57 71		47 78
Overdrafts secured.....				
Banking house.....				
Furniture and fixtures.....	498 03	498 03	498 03	498 03
Other real estate.....	3,165 80	3,165 80	3,165 80	3,219 80
Expenses paid.....	373 83	515 54	1,297 37	283 93
Taxes paid.....				399 07
Due from other banks.....	1,619 33	2,661 04	1,996 93	2,715 00
Other property.....	399 64	467 64	399 04	
Cash items.....				
Cash on hand.....	1,536 96	1,784 48	1,633 62	1,039 57
Totals.....	\$26,353 57	\$22,955 05	\$19,672 53	\$20,687 95
LIABILITIES.				
Capital stock paid in.....	\$10, 00 00	\$10,000 00	\$10,000 00	\$10,000 00
Surplus.....	114 85			
Undivided profits.....		19 87	19 87	
Interest, discount and exchange.....	648 64	363 78	942 25	302 27
Commissions.....				
Dividends unpaid.....				
Deposits subject to check.....	6,091 65	4,918 77	5,769 23	7,385 00
Certificates of deposits, demand.....	283 43	678 85	391 18	1,046 50
Certificates of deposits, time.....	1,995 00	2,777 18	1,300 00	1,954 18
Certified and cashier's checks.....				
Due other banks.....	7,250 00	4,196 00	1,250 00	
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$26,353 57	\$22,955 05	\$19,672 53	\$20,687 95

AMERICAN MORTGAGE CO.,

YANKTON.

PRIVATE BANK (Old Law).

JOHN BREMNER, Treasurer.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$36,642 17	\$10,514 97	\$14,445 69	\$14,372 74
County and school warrants.....	204 19	241 67	344 67	344 67
Stocks and bonds.....	500 00	500 00	500 00	500 00
Tax certificates.....				
Overdrafts unsecured.....		\$ 30		
Overdrafts secured.....				
Banking house.....				
Furniture and fixtures.....	1,798 21	1,798 21	1,798 21	1,724 67
Other real estate.....		21,602 10	20,236 47	19,007 90
Expenses paid.....	74 08	\$30 01	1,341 73	116 12
Taxes paid.....	362 48			
Due from other banks.....	2,747 31	1,740 03	3,440 44	3,589 95
Bills and accounts receivable.....		7,329 43	6,818 90	5,848 90
Loans secured by real estate.....		15,099 79	16,029 03	20,778 69
Cash on hand.....	5,753 33	3,609 73	3,730 88	5,343 73
Delinquent interest.....				1,681 39
Profit and loss.....	1,066 98			
Book accounts.....			207 00	216 00
Mortgage interest due.....		882 88		
Totals.....	\$49,148 75	\$64,657 12	\$68,893 02	\$73,524 76
LIABILITIES.				
Capital stock paid in.....	\$33,264 00	\$33,264 00	\$33,264 00	\$33,264 00
Surplus.....	78 23	78 23	78 23	78 23
Undivided profits.....		771 24	3,583 08	4,457 36
Interest, discount and exchange.....				
Profit and loss.....		389 53	46 38	443 23
Dividends unpaid.....				
Deposits subject to check.....	4,915 41	3,348 76	4,249 06	8,863 13
Certificates of deposits, demand.....	105 07	30 00	960 00	300 00
Certificates of deposits, time.....	9,674 13	8,250 23	9,306 23	8,109 91
Loans not closed.....	165 86		1,089 65	1,720 10
Mortgages payable.....		17,050 00	15,485 00	15,685 00
Accounts payable.....		1,475 13	831 39	603 80
Other time deposits.....	946 05			
Totals.....	\$49,148 75	\$64,657 12	\$68,893 02	\$73,524 76

AMERICAN STATE BANK,

YANKTON.

STATE BANK.

H. B. WYNN, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts	\$41,170 70	\$31,149 53	\$35,928 92	\$37,119 16
City and school warrants		199 18		
Stocks and bonds				
Tax certificates			16 64	16 64
Overdrafts unsecured				
Overdrafts secured				
Banking house			1,193 65	1,565 04
Furniture and fixtures	\$45 75	\$45 75	\$45 75	961 48
Other real estate				
Expenses paid	1,544 21	1,048 67	308 42	1,296 08
Taxes paid	207 51			392 50
Due from other banks	523 47	3,023 82	3,397 93	3,634 35
Other property				
Cash items				
Cash on hand	2,663 68	3,402 00	5,364 00	5,331 70
Totals	\$46,955 32	\$30,668 95	\$47,055 31	\$50,316 05
LIABILITIES.				
Capital stock paid in	\$25,000 00	\$25,000 00	\$25,000 00	\$25,000 00
Surplus	914 00	1,061 55	818 38	818 38
Undivided profits				
Interest, discount and exchange	2,169 76	786 97	374 24	2,393 76
Commissions	244 87		35 16	266 51
Dividends unpaid		726 00		
Deposits subject to check	10,007 60	6,003 68	14,795 37	12,823 26
Certificates of deposits, demand	2,176 00	1,520 00	1,480 00	1,335 00
Certificates of deposits, time	5,774 33	4,570 75	4,352 14	5,160 75
Certified and cashier's checks				
Due other banks	578 67			13 20
Notes and bills rediscounted				
Bills payable				2,500 00
Totals	\$46,955 32	\$30,668 95	\$47,055 31	\$50,316 05

YANKTON SAVINGS BANK,

YANKTON.

PRIVATE BANK (Old Law).

B. C. WOOLLEY, Cashier.

RESOURCES.	Report of June 12, 1893	Report of Oct. 21, 1893	Report of Feb. 14, 1894	Report of June 13, 1894
Loans and discounts.....	\$16,040 54	\$12,872 34	\$12,937 86	\$14,580 21
City and school warrants.....	334 58		85 00	74 95
Stocks and bonds.....	809 53	1,643 93	1,482 37	350 00
Tax certificates.....				
Overdrafts unsecured.....	192 97	363 46	396 67	354 16
Overdrafts secured.....	719 01	932 84	814 47	1,483 66
Banking house.....				
Furniture and fixtures.....	1,048 42	1,048 42	1,048 42	1,048 42
Other real estate.....	600 00			1,144 03
Expenses paid.....	201 24	613 16	976 02	263 26
Taxes paid.....	88 10			155 07
Due from other banks.....	3,085 12	2,588 61	3,710 23	1,270 52
Other property.....				
Cash items.....	66 85	69 27	70 29	123 49
Cash on hand.....	4,479 58	2,127 17	1,577 05	3,597 87
Totals.....	\$27,665 94	\$22,259 20	\$23,008 38	\$24,445 64
LIABILITIES.				
Capital stock paid in.....	\$9,750 00	\$9,750 00	\$9,750 00	\$9,750 00
Surplus.....	400 00	400 00	400 00	400 00
Undivided profits.....				
Interest, discount and exchange.....	548 64	955 36	1,291 43	738 28
Profit and loss.....				
Dividends unpaid.....				
Deposits subject to check.....	12,208 15	9,301 20	9,753 92	10,420 16
Certificates of deposits, demand.....	27 52			
Certificates of deposits, time.....	4,731 63	1,852 64	1,903 03	2,491 95
Certified and cashier's checks.....				
Due other banks.....				645 25
Notes and bills rediscounted.....				
Bills payable.....				
Totals.....	\$27,665 94	\$22,259 20	\$23,008 38	\$24,445 64

NEW BANKS,

NOT HAVING REPORTED PRIOR TO JUNE 30, 1894.

Garretson State Bank, Garretson.

Campbell County Bank, Mound City.

Farmers and Merchants Bank, Worthing.

First Bank of Ft. Pierre.

Banks designated as State Banks are those incorporated under the State banking law of 1891. Those not incorporated at all, and those incorporated under the old Territorial incorporation law are designated as private banks; but those incorporated under the old law have the words "old law" added.

BANKING.

CHAPTER 27 [LAWS OF 1891].

ORGANIZATION AND GOVERNMENT OF STATE BANKS.

An Act to provide for the Organization and Government of State Banks.

Be it enacted by the legislature of the State of South Dakota:

§ 1. Associations—how formed.] Associations for carrying on the business of banking under this title may be formed by any number of natural persons, not less than three (3), one-third of whom shall be residents of the state. They shall enter into articles of association, which shall specify in general terms the object for which the association is formed, and may contain any other provisions not inconsistent with law, which the association may see fit to adopt for the regulation of its business and the conduct of its affairs. These articles shall be signed by the persons uniting to form the association, and a copy of them shall be forwarded to the secretary of state of the state of South Dakota.

§ 2. Certificate.] The persons uniting to form such an organization shall under their hands make an organization certificate which shall specifically state:

First. The name assumed by such association, which name shall not be that of any other bank in the state.

Second. The place where the business of discount and deposit are to be carried on.

Third. The amount of capital stock and the amount into which its shares are to be divided.

Fourth. The names and places of residence of the shareholders and the number of shares held by each of them.

Fifth. The period at which such bank shall commence and terminate business.

§ 3. Certificate to be filed with the secretary of state.] The organization certificate shall be acknowledged before a clerk of some court of record or notary public, and shall be, together with the acknowledgment thereof, authenticated by the seal of such court or notary, recorded in the office of the register of deeds in the county where such bank may be established, and such certificate thus authenticated shall be transmitted to the secretary of state, who shall record and carefully preserve the same in his office.

§ 4. Powers.] Upon duly making and filing articles of association and an organization certificate, the association shall become as from the date of the execution of the same a body corporate, and as such and in the name designated in the certificate, it shall have power:

First. To adopt and use a corporate seal.

Second. To have succession for a period of twenty (20) years from its organization, unless it is sooner dissolved, according to the provisions of this act, or unless its franchise becomes forfeited by some violation of law.

Third. To make contracts.

Fourth. To sue and be sued, complain and defend in any court of law or equity, as fully as natural persons.

Fifth. To elect or appoint directors and by its board of directors to appoint a president, vice-president and cashier, define their duties, require bonds of them and fix the penalty thereof, dismiss such officers or any of them and appoint others to fill their places.

Sixth. To prescribe by its board of directors by-laws not inconsistent with the law, regulate the manner in which its stock shall be transferred, its directors elected or appointed, its officers appointed, its property transferred, its business conducted, and the privileges granted it by law, exercised and enjoyed.

Seventh. To exercise by its board of directors or duly authorized officers or agents, subject to law, all such incidental powers as shall be necessary to carry on the business of banking, by discounting and negotiating promissory notes, bills of exchange, drafts and other evidences of debt, by receiving deposits, by buying and selling exchange, coin and bullion, by loaning money on personal security; but no association shall transact any business, except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the secretary of state

to commence the business of banking, and the secretary of state may withhold from any association his certificate authorizing commencement of business whenever he has reason to suppose that the shareholders have formed the same for any other than legitimate objects as contemplated by this act.

§ 5. Additional powers.] Banking associations formed under this act shall have power to purchase, hold and convey real estate for the following purposes and no other:

First. Such as may be necessary for its immediate accommodation in the transaction of its business.

Second. Such as shall be mortgaged to it in good faith, by way of security, for debts previously contracted.

Third. Such as shall be conveyed to it in good faith in satisfaction of debts previously contracted in the course of its dealings.

Fourth. Such as it shall purchase at sales under judgments, decrees or mortgages held by the association, or shall purchase to secure debts due to it; but no such association shall hold the possession of any real estate under mortgage or the title and possession of any real estate purchased to secure any debt due to it for a longer period than ten (10) years.

§ 6. Capital required.] No association shall be organized under this title in towns containing five hundred inhabitants or less, with a less capital than five thousand dollars, in towns of over five hundred and not over one thousand inhabitants with a less capital than ten thousand dollars, in towns of over two thousand inhabitants the capital shall not be less than twenty-five thousand dollars. At least fifty per cent of the capital stock of every association shall be paid in before it shall be authorized to commence business, the balance of which shall be paid in installments of not less than 10 per cent at the end of each succeeding six months from the time it is authorized to commence business. The payment of each installment shall be certified to the secretary of state under oath by the president or cashier of the association. *Provided*, That in towns of less than five hundred inhabitants any resident individual may, upon application to the secretary of state, be granted a certificate authorizing him to engage in the business of banking with a less capital than five thousand [dollars] by filing in the office of the secretary of state a good and sufficient bond to the state of South Dakota in the penal sum of ten thousand dollars, conditioned to secure depositors and creditors against loss, to be signed by at least two sureties, said bond to be approved by the secretary of state. Upon the filing and approval of said bond and issuing of said certificate by the secretary of state, said applicant shall become amenable to the provisions of this act.

§ 7. Organization certificate to be published.] The association shall cause the organization certificate and the official authorization of the secretary of state issued under this act to be published in some newspaper in the city or county where the association or bank is located for at least four (4) consecutive weeks next after the issuing thereof.

§ 8. Articles used in evidence.] A certified copy of the articles of incorporation may be used in evidence in all courts for or against such bank, or any person for or against whom such evidence is necessary, whether on civil or criminal trial.

§ 9. Delinquent stock—how sold.] Whenever any shareholder or his assignee fails to pay any installment on the stock, when the same is required to be paid, the directors of such association may sell the stock of the delinquent shareholder or as much thereof as is necessary to satisfy the debt, at public auction, after having given three weeks previous notice thereof in a newspaper published and in general circulation in the city or county where the association is located to any person who will pay the highest price therefore, to be not less than the amount due thereon, with the expenses of the advertisement and sale, and the excess if any shall be paid to the delinquent shareholder. If no bidder can be found who will pay for such stock the amount due thereon to the association and the cost of the advertisement and sale, the amount previously paid shall be forfeited to the association, and such stock shall be sold as the directors may order, within six (6) months from the time of such forfeiture.

§ 10. Capital stock—liability of shareholders.] The capital stock of each association shall be divided into shares of one hundred (\$100) dollars each and be deemed personal property, and transferable on the books of the association in such manner as may be prescribed by the by-laws or articles of such association; every person becoming a shareholder by such transfer shall, in proportion to his shares succeed to

all rights and liabilities of the prior holders of such shares, and no change shall be made in the articles of association by which the rights, remedies or security of the existing creditors of the association shall be impaired.

§ 11. Increase or decrease of capital stock.] Any association formed under this title may by its articles of association, provide for an increase of its capital stock from time to time as may be deemed expedient, subject to the rules and limitations of this title, but no increase of capital shall be valid until the whole amount shall be paid in, in cash, and such payment certified under oath by the president or cashier of such association, to the secretary of state, who shall give his certificate that the provisions of this section have been complied with, and specifying therein the amount of such increase of capital stock with his approval thereof, and that it has been duly paid in as a part of the capital thereof; any association formed under this title may by vote of its shareholders, owning two-thirds of its stock, reduce its capital to any sum, not below the amount required by this title to authorize the formation of association, but no such reduction shall be made until the amount of the proposed reduction is reported to the secretary of state, and his approval thereof obtained in writing, and no such reduction shall be construed as affecting the liability of shareholders for any debts of the association incurred prior to such reduction.

§ 12. Association how dissolved—duties of public examiner in relation thereto.] Any association organized under the provisions of this act, may be dissolved by the circuit court of the county where its office or principal place of business is situated, upon its voluntary application for that purpose. The application must be in writing and must set forth that at a meeting of the stockholders or members called for that purpose the dissolution of the association was resolved upon by a two-thirds vote of all the stockholders or members, and that all claims and demands against the association have been satisfied and discharged. The application must be signed by a majority of the board of directors or other officers having the management of the affairs of the association, and must be verified in the same manner as a complaint in a civil action. A verified copy of the application shall be filed with the public examiner within ten (10) days after the filing of such application with the circuit court. If the court is satisfied that the application is in conformity with this act it must order the application to be filed, and that the clerk give not less than thirty nor more than fifty days notice of the application by publication in some newspaper published in the county, and if there are none such then by advertisement posted up in five of the principal public places in the county. At any time before the expiration of the time of publication, any person may file his objections to the application. Before the final hearing and determination of the application the public examiner shall make a thorough examination of the affairs of such association and file a certified statement of such examination with the clerk of the court of the county where such application is made, which statement shall be part of the papers in the case. After the time of publication has expired the court may, upon five days' notice to the persons who have filed objections, or without further notice if no objections have been filed, proceed to hear and determine the application, and if all the statements therein made are shown to be true, the court must declare the association dissolved. No stockholder or officer of such association shall be allowed to withdraw from such association, or surrender or dispose of his shares of stock, after the filing or making such application for dissolution, and prior to the final determination of the case. Upon the dissolution of such association by the circuit court, the clerk of said court shall forthwith notify the secretary of state of such dissolution, by sending a copy of the order of the court, and said order and notice shall be filed by the secretary of state with the original certificate of organization. The application, notices and proof of publication, objections (if any) and declarations of dissolution, constitute the judgment roll, and from the judgment an appeal may be taken in the same manner as in other actions.

§ 13. Dividends.] The directors of any association organized under this act may semi-annually declare a dividend of so much of the net profits of the association as they shall judge expedient, but each association shall, before the declaration of a dividend, carry one-tenth part of its net profits of the preceding half year to its surplus fund until the same shall amount to twenty per cent of its capital stock.

§ 14. Qualification of director.] Every director must own in his own right at least ten (10) shares of the capital stock of the association of which he is a director. Any director who ceases to be the owner of ten shares of the stock, or who becomes in any other manner disqualified, shall thereby vacate his place.

§ 15. Capital to remain inviolate—bad debts.] No association or any member thereof shall, during the time it shall continue its banking operations, withdraw, or permit to be withdrawn, either in form of dividends or otherwise any portion of its capital; if losses have at any time been sustained by such association equal [to] or exceeding its individual profits then on hand, no dividend shall be made; and no dividend shall be made by any association while it continues its banking business to any amount greater than its net profits on hand, deducting therefrom its losses and bad debts; all debts due to an association on which the interest is past due and unpaid for a period of six months, unless the same are well secured and in process of collection, shall be considered bad debts within the meaning of this section, but nothing in this section shall prevent the reduction of capital of the association under section eleven of this act.

§ 16. Interest.] Such association may demand and receive for loans on personal security, or for notes, bills, or other evidences of debt, discounted, such rate of interest as may be agreed upon, not exceeding the amount authorized by law to be contracted for, and it shall be lawful to receive the interest according to the ordinary usage of banking institutions.

§ 17. Reports—penalty for failure to make.] Every association shall make at least four reports each year to the public examiner, according to the form which may be prescribed by him, verified by the oath of the president or cashier and attested by at least two of the directors; such report shall exhibit in detail and under appropriate heads the resources and liabilities of the association at the close of business on any past day by him specified, and shall be transmitted to the public examiner within seven days after the receipt of such request from him, and in the same form shall be published in a newspaper published in the city or county where such association is located, at the expense of the association. The public examiner shall also have power to call for special reports from any association whenever in his judgment the same are necessary, in order to obtain a full and complete knowledge of its condition; every association which fails to make and transmit any report required under this section shall be subject to a penalty of two hundred dollars for each offense.

§ 18. Responsibility of shareholders.] The shareholders of every association organized under this title shall be individually responsible, equally and ratably, and not one for the other, for all contracts, debts and engagements of such association made or entered into to the extent of the amount of his stock therein, at the par value thereof, in addition to the amount invested in and due on such shares.

§ 19. Certain loans prohibited.] No association shall make any loans or discounts on the security of the shares of its own stock, nor be the purchaser or holder of any such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith, and stock so purchased or acquired shall within six months be sold or disposed of at public or private sale.

§ 20. Assets and liabilities—reserve.] Each association shall at all times have on hand in available funds an amount equal to twenty (20) per cent of its deposits, one-half of which may consist of balances due to the association from good solvent banks, and one-half shall consist of cash on hand. Whenever the available funds shall be below twenty (20) per cent of its deposits such association shall not increase its liabilities by making any new loans or discounts, otherwise than by discounting or purchasing bills of exchange payable at sight, nor make any dividend of its profits until the required proportion between the aggregate amount of deposits and its lawful money reserve has been restored. And the public examiner may notify any association whose lawful money reserves shall be below the amount above required to be kept on hand, to make good such reserve, and if such association shall fail so to do for a period of thirty days after such notice, the public examiner may impose a penalty of not less than one hundred (100) dollars, nor more than five hundred, which shall be collected in the same manner as other penalties prescribed in this act.

§ 21. Fines and penalties—how received.] All fines and penalties heretofore provided for, to which any association organized under this act may become subject to, shall be recovered on complaint of the public examiner, before any court having competent jurisdiction, and all fines and penalties so recovered shall be paid into the state treasury.

§ 22. Loans and discounts.] The total liability of [to] any association of any person or company, corporation or firm, for money borrowed, including in the liabilities of a company or firm, the liabilities of the several members thereof, shall not at any

time exceed fifteen (15) per cent of the capital stock of such association, actually paid in, but the discount of bills of exchange drawn in good faith against actual existing values or loans upon produce in transit or in store as collateral security and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed.

§ 23. Penalties for violation of act.] Any person or persons violating the provisions of this act, not hereinbefore specially provided for, shall upon conviction thereof pay a fine of not less than fifty dollars nor more than five hundred dollars for each offense, to be recovered before any court having competent jurisdiction, and all fines and penalties so recovered shall be paid into the state treasury.

§ 24. False statements—penalties.] Every officer, agent or clerk of any association under this title, who willfully and knowingly subscribes or makes any false statements or entries in the books of such association, or knowingly subscribes or exhibits any false paper with the intent to deceive any person authorized to examine as to the condition of such association, or willfully subscribes or makes false reports, shall be subject to imprisonment at hard labor in the state's prison for such term, not less than one year or more than ten years, as the court trying him may designate.

§ 25. Insolvent bank not to receive deposits.] No banking association shall accept or receive on deposit with or without interest, any money, bank bills or notes, or United States treasury notes or currency, or other notes, bills or drafts, circulating as money or currency, when such banking association is insolvent.

§ 26. Penalty for violation of preceding section.] If any such banking association shall accept or receive on deposit any such deposits as aforesaid when insolvent, any officer, director, cashier, manager, member, party or managing party thereof, who shall knowingly receive or accept, be accessory or permit, or connive at the receiving or accepting on deposit therein or thereby, any such deposits as aforesaid, shall be guilty of a felony, and upon conviction thereof shall be punished by a fine not exceeding ten thousand dollars, or by imprisonment in the penitentiary not exceeding five years, or by both [such] fine and imprisonment as aforesaid.

§ 27. When banks must organize under this act—penalty.] It shall be unlawful for any individual, firm or corporation, to continue to transact a banking business or to receive deposits for a period longer than six months immediately after the passage and approval of this act without first having complied with and organized under the provisions of this act. Any person violating the provisions of this section either individually or as an interested party in any association or corporation, shall be guilty of a misdemeanor, and on conviction thereof be fined not less than five hundred dollars nor more than one thousand dollars or imprisonment in the county jail not less than ninety days or either or both at the discretion of the court.

§ 28. Forfeit of franchise for failure to obey order of public examiner.] Every association organized under this title, which shall refuse or neglect to comply with any requirement lawfully made upon it by the public examiner, pursuant to this chapter, for the period of ninety days after demand in writing is made, shall be deemed to have forfeited its franchise, and any failure on the part of such association to comply with, or any violation of any of the provisions of this act shall work a forfeiture of its franchise and in either case the attorney general upon demand of the public examiner, shall commence an action for the purpose of annulling the existence of said corporation.

§ 29. Public examiner ex-officio superintendent of banks.] The public examiner of South Dakota shall be ex-officio superintendent of banks, he shall as often as shall be deemed necessary and proper, either in person or by agent duly appointed by him, examine every bank organized under this law; and he or his agent, in case he appoint one, shall have power to make a thorough examination into the affairs of the association, and in so doing may examine any of the officers, agents or clerks thereof on oath, and shall make a full and detailed report in writing of the condition of the association so examined to the governor of the state, a copy of which report shall be filed in the office of the secretary of state, which shall be open to all persons doing business with such association. No person shall be appointed to be such agent for said examiner, to examine the affairs of any association of which he is a member, and the public examiner shall not be directly or indirectly interested in any association or in any way connected with any bank.

§ 30. Repeal.] All acts or parts of acts in conflict with this act are hereby repealed.

Approved March 10, 1891.

CHAPTER 22 [LAWS OF 1893].

PROVIDING FOR THE INSPECTION OF STATE BANKS.

An act to provide for the Inspection of Private Banks by the Public Examiner.

Be it enacted by the Legislature of the State of South Dakota:

§ 1. Banks to make report—penalty for neglect.] Every association, firm or individual transacting a general banking business within this state, shall make at least four (4) reports each year to the public examiner, according to the form which may be prescribed by him. Such report shall be verified by the affidavit of the individual or some member of the firm or association transacting such business and by the bookkeeper of such individual, firm or association. The report so made shall exhibit in detail the resources and liabilities of the individual, firm or association at the close of business on the day such report shall be dated, and shall be transmitted to the public examiner within seven (7) days after the receipt of a request for such a report from him. Every individual and the individual members of every firm, or association conducting a general banking business in this state, who shall fail, refuse or neglect to make and transmit any report required by this act shall be guilty of a misdemeanor, and upon conviction thereof, shall be punishable by a fine of not less than one hundred (100) or more than two hundred and fifty (250) dollars.

§ 2. Duty of public examiner.] The public examiner is hereby authorized, and it is hereby made his duty, to examine, at least once a year, in person, or by an agent appointed by him, every private bank doing business in this state; and he or his agent shall have the power to make a thorough examination of the affairs of such bank, and for that purpose may examine under oath, any person or persons employed in or connected with such bank. The public examiner or his agent shall make a full and detailed report of the condition of such private bank, to the governor of the state, a copy of which report shall be filed with the county auditor of the county in which such bank is located, which report shall be open to the inspection of all persons doing business with such private bank.

§ 3. Repeal.] All acts and parts of acts in conflict with the provisions of this act are hereby repealed.

Approved March 6, 1893.

CHAPTER 23 [LAWS OF 1893].

RELATING TO THE ORGANIZATION OF STATE BANKS.

An act to amend Paragraph 7, Section 4, Chapter 27 of the Laws of 1891, and to repeal Section 27 of said Chapter, being an act to provide for the Organization and Government of State Banks.

Be it enacted by the Legislature of the State of South Dakota:

§ 1. Amendment—powers.] That Paragraph 7 of Section 4 of Chapter 27, of the Laws of 1891, be amended to read as follows:

Paragraph 7. To exercise by its board of directors or duly authorized officers or agents, subject to law, all such powers as shall be necessary to carry on the business of banking, by discounting and negotiating promissory notes, bills of exchange, drafts and other evidences of debt, by receiving deposits, by buying and selling exchange, coin and bullion, by loaning money on personal, chattel and real estate security. *Provided*, That loans upon real estate shall not aggregate more than sixty per cent of its paid up capital stock; but no association shall transact any business except such as is incidental and necessarily preliminary to its organization until it has been authorized by the secretary of state to commence the business of banking, and the secretary of state may withhold from any association his certificate authorizing commencement of business whenever he has reason to believe that the shareholders have formed the same for any other than legitimate objects, as contemplated by this act.

§ 2. Repeal.] That Section 27 of Chapter 27 of the Laws of 1891 be and the same is hereby repealed.

Approved February 27, 1893.

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